

M. McRae,  
Federal, Alta.  
45-1-374

# THE U. F. A.

OFFICIAL ORGAN  
THE UNITED FARMERS OF ALBERTA  
ALBERTA CO-OPERATIVE MARKETING POOLS

Vol. VI.

CALGARY, ALBERTA, JANUARY 15, 1927

No. 2

## Alberta Government Memorandum Deals With Forty-two Resolutions of Last U. F. A. Annual Convention

Forty-two resolutions adopted by the last Annual Convention of the U. F. A. are dealt with in a comprehensive memorandum prepared by the Alberta Government. The memorandum, which has been received at the U. F. A. Central Office, contains a report upon the resolutions concerning Provincial affairs adopted by the Convention.

A summary of each resolution, followed by the Government's reply, is given below:

1. **Provincial Redistribution.** Urging adherence, in whatever form of redistribution may be adopted, to the U. F. A. principle of group representation, with a view to the elimination of the party system.

Reply—For reasons, stated during the last session, the Government did not think it advisable to attempt any general redistribution before the last election. The Government will be glad to consider this resolution before any redistribution is attempted.

2. **Municipal Hospitals Act.** Urging amendment to provide that annual meeting be held at the seat of the hospital.

Reply—The present Municipal Hospitals Act provides for the annual meeting being held at the most central place, based on the principle that the meeting should be held at the most convenient place to the ratepayers, as opposed to the idea expressed in this resolution that it should be held at the seat of the hospital even if it should not be the most central place in the district. The Government has no objection to the proposal in the resolution and is considering the recommendation among other matters in preparation for the coming Session.

3. **Recording Division of Fences.** Requesting that division may be recorded in municipal office on payment of 50 cents, and in cases of Local Improvement Districts by the Government.

Reply—We doubt the feasibility of making it compulsory for line fences agreements to be registered in Municipal Districts, but we have the question of line fences under consideration with a view to seeing whether some other method cannot be adopted to meet the difficulty.

4. **Fire Insurance.** Asking that fire insurance companies be obliged to have all risk applications approved by an accredited appraiser, and in case of loss the insured to be paid amount of accepted risk.

Reply—The subject matter of this resolution was fully discussed at the last session of the Legislature during the discussion of the New Insurance Act. On account of the difficulties of carrying this policy into effect in a sparsely settled country without increasing the cost of insurance, no action was taken, but the Fire Commissioner is endeavoring to work out other methods of meeting the principle of this resolution. In the meantime, by closer contact between the Commissioner's office and the Insurance Companies, a number of cases have been adjusted where under-values were made at the time of the original adjustment.

5. **Hail Insurance.** Asking that any body of farmers be permitted to act as agents and appropriate commission as they desire.

Reply—The regulations of the Insurance Department allow Locals of the U. F. A. to write Hail Insurance through their Secretaries as long as commissions are used for purposes of the Local

and are not turned back to the members writing the insurance by way of rebate.

6. **Hail Insurance.** Recommending that some way be found to take insurance from farmers living outside a municipality.

Reply—This resolution asks the Government to make provision by which Hail Insurance may be written from farmers living outside the Municipality. The Municipal Hail Board is a self-governing body, and this resolution has been referred to the Board for consideration.

7. **Hail Insurance Rates.** Asking that Board be empowered to define areas where higher or lower rates may be charged.

Reply—Referred to the Hail Insurance Board for consideration and recommendation.

8. **Community Grazing Leases.** Proposing that Dominion and Federal Governments and property owners devise ways of moving people into best parts of Province on community basis, allowance of surrounding land for grazing purposes.

Reply—A joint committee of the Dominion and Provincial Governments have been investigating conditions in a certain defined area known as the Tilley East Area, with a view to making recommendations with respect to certain dry areas in the Province. The subject of this resolution will be one of the matters upon which this Board will report, and it is indicated that recommendations of the Board will be available before the next session of the Legislature.

9. **Medicine Hat Highway.** Asking that highway continue 14 miles due east from Strathmore, thence south to Gleichen.

Reply—This highway has been built and the Government believes it is done approximately in accordance with this resolution.

10. **Absence From Session.** Asking that members be not allowed habitually to absent themselves from sessions.

Reply—The Legislative Assembly Act now provides for penalties by way of loss of part of the indemnity in the case of absence, except in the case of sickness.

11. **Salary Opposition Leader.** Opposing payment of special allowance.

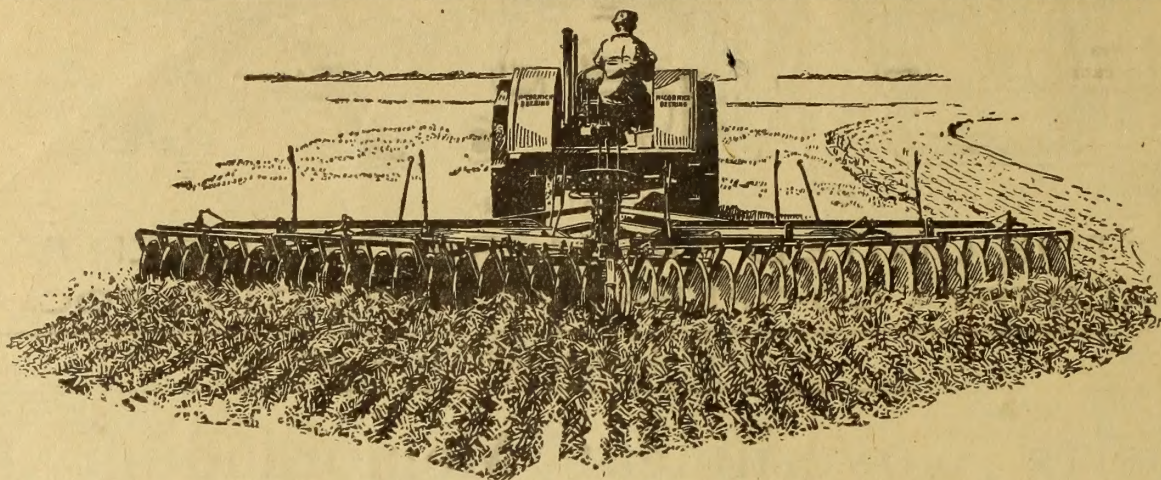
Reply—The Government did not think it advisable to make any change at the last session of the old Legislature, but it is expected that the question will be discussed at the beginning of the next session.

12. **Polling Booths and Enumerators' Fees.** Urging Federal and Provincial Governments to co-operate to establish a definite polling place in every township and recommending a reduction of enumerators' fees.

Reply—The Government aims to establish polling places in the centres of population rather than according to geographical location, in this way making the polling places available to the people and the circumstances of each constituency are considered in deciding where and how many polling places should be established. Considerable reductions were made in the expense of general elections, with the result that a very considerable saving was effected in conducting the recent general election.

(Continued on page 6)





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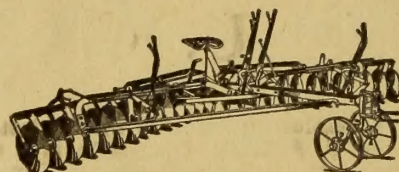
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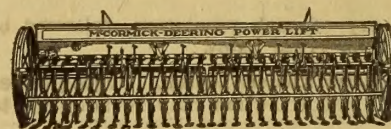
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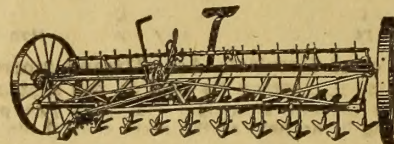
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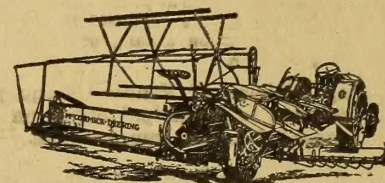
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# THE U. F. A.

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Official Organ of  
THE ALBERTA WHEAT POOL  
THE ALBERTA LIVESTOCK POOL  
THE ALBERTA DAIRY POOL  
THE ALBERTA EGG AND POULTRY POOL

Editor  
W. NORMAN SMITH

## ADVERTISING

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Classified .....3c per word prepaid

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No advertisements taken for liquor, or speculative investment schemes. None other than reliable advertisements will be knowingly accepted. Readers will confer a favor by advising us promptly of unsatisfactory dealings with advertisers.

Vol. VI.

CALGARY, ALBERTA, JANUARY 15, 1927

No. 2

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## EDITORIAL

### CHANGES IN THE ALBERTA CABINET

The retirement from the Alberta Government of Hon. Alex. Ross will be much regretted by all members of the Association who are familiar with his record as a Minister, and especially by the members of the Legislature, who know most about his work in the field of legislation and administration.

Mr. Ross has combined moderation and caution with capable, progressive administration of his Department. His first task was to assist, in collaboration with the Cabinet as a whole, in laying the basis for sound progress by the exercise of economy and the creation of efficiency. As Minister of Public Works the responsibility for carrying out the Government's program of highways and roads construction rested mainly with him. He has now been engaged for several years in the prosecution of the first scientific and systematic construction program which has ever been undertaken in Alberta. That this program has been based upon sound principles and that the work is being well done is now universally recognized.

In the office of Speaker of the Assembly, Hon. O. L. McPherson has won the high esteem of the members of the Assembly by his courtesy and fairness and sound judgment, combined with wide knowledge of procedure. It was inevitable that sooner or later advantage should be taken of his well-known ability in administration. Mr. McPherson has long been associated with the U. F. A. movement. He was elected Speaker of the Assembly after his return as U. F. A. member for Little Bow in 1921. He took an active and very important part in the campaign for the organization of the Alberta Wheat Pool. He has been a member of the Board of Directors of the Alberta Pool since its formation, and for some time past a member of the Board of the Canadian Pool. In all these capacities his services have been of high value.

\* \* \*

### BOTH MARKETING AND POLITICAL ACTION

Arthur Brisbane, whose editorials are more widely read than those of any other writer in the United States, recently emphasized the necessity for both co-operative marketing

and political action as means of solving the problems of agriculture. The following is from a Brisbane editorial on "Prosperity":

"This is really a prosperous continent and the prosperity has only just commenced.

"Arthur Reynolds, able Chicago banker, says that prosperity will last through 1927. It will also last through 1927 and beyond, if we give it a chance, really work and do not cheat each other too much.

"Revised U. S. Government reports on crops put corn for this year at 2,645,000,000 bushels, wheat at 832,305,000 bushels. Add 40,000,000 bushels of rye, 11,000,000 bushels of rice, 18,618,000 bales of cotton, 33,900,000 boxes of oranges, etc., and you have a slight idea of what prosperity means.

"And unlike oil, those crops are not exhausted, but go on forever, increasing. Land in France planted to wheat for centuries produces more bushels per acre now than it did 200 years ago. The pity is that when farmers have big crops they get small prices. COMBINATION SALES AND VOTING COULD HELP THAT, BUT ALL FARMERS DO NOT YET KNOW HOW."

\* \* \*

As W. M. Davidson shows in an article in this issue, reduction of the income tax would be gross discrimination against the majority of the people of Alberta, who already bear more than their share of Canada's burdens through indirect taxation. The chief supporters of indirect taxation are the interests which fear the desirable alternative—lower indirect taxes.

\* \* \*

Mr. Davidson, who during his editorship of the Calgary *Albertan* incisively attacked such economic fallacies as are now being advanced in the campaign against the income tax, has generously consented to contribute to our columns from time to time, articles on various public questions.

\* \* \*

Within the next few weeks it will be necessary to remove from our mailing list the names of any subscribers who may continue in arrears. In the meantime adjustment is being made in cases in which members whose dues had been paid, appeared as in arrears owing to the fact that their names had not been forwarded to Central Office. Local secretaries are requested to give all possible assistance in making our lists complete.

The number of eliminations will be considerably less than was anticipated. There have been many renewals during the past few weeks by members who have fallen in arrears. Secretaries' lists of members who received our circular but are in fact entitled to receive the paper, are also being received every day. Letters from individual members showing that they are entitled to the paper have been numerous.

In many of the letters from individual members, the writers express appreciation of "The U. F. A." and a desire that steps shall be taken as far as possible to bring the paper to the notice of all farmers who are not at present connected with the Association. Owing to the volume of correspondence, the replies from Central Office may in some cases be delayed for several days. Meanwhile we wish to acknowledge these letters in these columns, and to state that the adjustments are being effected.

\* \* \*

To those who remain in arrears it will not be possible to send any further notice before the removal of their names from our lists. Any reader who desires to continue to receive the paper but whose subscription is unpaid, is requested to take immediate steps to be placed in good standing.



# NEWS FROM THE HEAD OFFICE OF THE ALBERTA LIVESTOCK POOL

A Page of Official Information for Members of the Alberta Co-operative Livestock Producers, Ltd.

## Packer Takes Unusual Means in Effort to Drive Down the Yard Prices

Hammering Down of Yard Price Object of Insidious Attempt to Pose as Special Friend of Producer

The Alberta hog market for the week of January 5th was a very interesting market. Thick smooths were quoted on that date: Toronto, \$11.40; Winnipeg, \$10.25; Moose Jaw, \$10.15; Edmonton, \$11.50; Calgary, \$11.60.

We, in Alberta, were able to take full advantage of the coast market as well as the buyers for the American coast market.

\* \* \*

The fight of the farmers of Alberta to have the livestock of this Province sold on an open market with all buyers competing in the open for their supply is getting very keen. In the office this week we are in receipt of a letter from a Pool member enclosing a copy of an advertisement of a drover inserted in the local paper in his district, on December 9th, as follows:

NAME OF DROVER  
Cattle and Hog Dealer  
Successor to ———

I guarantee the highest market price at all times. We will take your cattle and hogs any day. We respectfully solicit your patronage, and invite you to call at my office at the stockyards and get acquainted. Information as to prices and marketing of your cattle, hogs or sheep gladly given at all times.

### HOG PRICES

Advanced Payment this week \$10.00  
Final Payment last week's shipments ————— \$10.15

We purpose publishing in this advertisement each week the final payment on hogs for the previous week, also the advance payment for the current week. In this way our patrons will be kept posted on the hog market each week.

Phones: Stockyards, 22.  
Residence, 16.

NAME OF DROVER  
Cattle, Sheep and Hogs  
Successors to ———

This is the second point in Alberta where we are finding a packer taking this unusual means to get his hogs direct to the plant so that he can use them as a hammer to drive down the yard price, which is the basis on which all hogs are paid for, regardless of whether they go to the plant or to the yards.

By careful analysis of this situation the Livestock Producers of this Province must realize that their interest is with their fellow producers and not with the packers or drovers. As this fight for control develops the Pool appeals to the producers of cattle and hogs to build up their local shipping association and not allow the packers to get around their own Organization by getting enough outside to force the price down.

The farmers of this Province must look farther than the local market price, and should consider the price on other Canadian markets where the producers' own organization is not operating.

Hogs are just as scarce on the other markets as they are on the Alberta markets, but this is the only attempt so

far to force the buyers on the open markets for their hogs.

\* \* \*

The Hon. W. R. Motherwell, Minister of Agriculture at Ottawa, has called a meeting to consider the changes in the Act, Regulations and Bylaws affecting stockyards, at Regina on February 17th. The Pool is attending this meeting with great hopes that market conditions will be improved.

\* \* \*

During the U. F. A. Convention in Edmonton this year, the Livestock Pool is very anxious to have as many members and livestock shippers as possible meet representatives of the Pool in their office, 501 Agency Building, Edmonton.

\* \* \*

The Livestock Pool arranged a meeting at Macleod, January 12th, to organize that district with the Southern Alberta Co-operative, for the purpose of shipping livestock.

\* \* \*

The Blindman Valley Shipping Association has just completed a private stock yard at Lacombe, including a railroad spur connecting the yards with the C. & E., as well as the L. & N. W. This association is one of the oldest and most successful in the Province. It operates along the L. & N. W. through very rich mixed farming country and handles a great deal of livestock, especially hogs. Drovers have long ceased to worry about the Blindman Valley.

## New York Reader Who Is Veteran in Farmers' Movement Sends Wishes

Whidden Graham Commends Fight Against Any Reduction of Income Tax — Greatest Enemy of Farmers Is Control of Press by Opponents

Editor "The U. F. A.":  
Dear Sir:—

I have read with great interest the two recent issues of your paper sent me by Miss Agnes McPhail, M.P., and am glad to know of the splendid work carried on by the farmers of Alberta. I wish you every success in your fight for the rights of your people to a fair return for the wealth that they produce.

Just 40 years ago I persuaded the Hon. A. C. Bell, then leader of the Conservative party in the Nova Scotia Provincial Parliament, to resign and run for the Dominion Parliament for Pictou County on an Independent Farmer-Labor platform. He was defeated by only 50 or so votes, but I decided that the farmers were too strongly controlled by old party ties, and gave up the attempt to create a new party.

Since coming to this city, 37 years ago, I have been closely identified with national political activities in which the American farmers are interested, particularly the work of the National Grange, the leading farm organization. The Grange has done some very good work, but is more conservative than the organized farmers of the Canadian Northwest.

### GREATEST ENEMY OF ECONOMIC JUSTICE

May I make one suggestion to your readers. The greatest enemy to the establishment of social and economic justice for the farmers is the corrupt and finance-controlled press. It is worse here than in Canada, but even there the great newspapers are, with a few honorable exceptions, mere tools of the special privilege interests that rob the farmer. Practically no paper in the U. S. dares to tell the truth as to why the farming industry here is in such a deplorable condition. The simple truth is that the farmers are poor because they are robbed for the benefit of a horde of parasites and non-producers; robbed by high tariff taxes on what they buy; robbed by exorbitant railway freight rates; robbed by high interest charges on loans; robbed by profiteers, grafters, "financiers" and crooked politicians.

### FIGHT AGAINST REDUCTION OF INCOME TAX

Keep up your fight against repeal or reduction of the income tax, and insist on the abolition of all taxes on goods that increase prices. Fight for better banking (Continued on page 18)

This is an insidious and well planned attempt to pose as performing the same service for the producer that the producers, through their Pool, are doing for themselves. This drover does not include in his advertisement that any hogs he receives will go direct to the packer and be used by him to free himself from going on the open yards to buy his hogs where competition will raise the hog price. DO YOU WISH YOUR HOGS TO BE USED AS A HAMMER TO DRIVE THE HOG PRICE DOWNWARD?



# NEWS OF THE ORGANIZATION

Activities of Locals and District Associations and Information From Central Office—Notes on Co-operation

## MEMBERSHIP DRIVE AT PEMBINA

"Pembina Local had a paid-up membership of 49," states Mrs. E. M. Belley, vice-president, "and as there are already several new members, it looks like a good year coming. The officers and directors are arranging for a drive for new members in the near future."

## FOREST GROVE ORGANIZED

Forest Grove Local was organized recently at Sarrail, in Athabasca constituency. W. A. Corse and C. V. McKenzie were elected president and secretary.

## OVER ELEVEN YEARS' SERVICE

J. Rasmusson has retired from the secretaryship of Standard Local, after about eleven and a half years' service.

## RIVERTON FAVORS SUMMER CONVENTION

Riverton Local intend to continue their efforts to interest the young people of the district in the U. F. A., states W. T. Skinner, Secretary. "At the last meeting a resolution was passed favoring holding the Annual Convention in the summer. The banking and credit circular was read, but members were not very enthusiastic. As one member stated, what we need is to get out of debt, not an easier means of getting further in."

## KEEN DEBATE AT CARLTON

"Resolved, that a Local Improvement District is preferable to a Municipality," was the subject of a debate at a recent meeting of Carlton Local. Messrs. Jones and Hall supported the affirmative, opposed by Messrs. Price and Cameron. There was no decision, but keen interest was shown in the discussion.

## ELBRIDGE SHOWS CREDIT BALANCE

Six new members, and all old members, were enrolled in the Elbridge Local at the annual meeting. The social fund showed a credit balance of \$61 at the close of the year.

## PROVIDED CHRISTMAS TREAT

Wimbörne Local provided a Christmas treat for the children of the district, the sum of \$15 being voted for the purpose.

## ENTERTAINED 80 GUESTS

"Magloire Local entertained eighty guests on December 29th," writes F. X. Gour, Secretary. "The evening was a success—a dance and apple social. All enjoyed the evening's program."

## RAY WOOD CARSTAIRS PRESIDENT

"In an eloquent speech of half an hour," writes Thos. F. Simpson, Secretary of Carstairs Local, reporting the annual meeting, "the new president, Ray Wood, lined up a program for the year. A card party will be held to raise funds to send a delegate to the Convention; two turkeys and pigeons are the prizes."

## PROVINCIAL TRUST FUND

|                         |                |
|-------------------------|----------------|
| Previously acknowledged | ....\$6,218.20 |
| John Keenan, Craigmyle  | .... 1.00      |
| H. Costain, Ponoka      | ..... 5.00     |
| Stettler U. F. W. A.    | ..... 5.00     |
| Sylvan Lake U. F. A.    | ..... 15.00    |
| Earlie U. F. A.         | ..... 3.00     |

\$6,247.20

Central Office has been notified that the following amounts, previously credited to the Provincial Trust Fund, were intended for other purposes:

|                        |               |
|------------------------|---------------|
| Lorraine U. F. A.      | .....\$ 19.50 |
| Rockfort Bridge Local  | ..... 71.00   |
| Bow Valley Prov. C. A. | ..... 100.00  |
| Acadia Federal C. A.   | ..... 100.00  |

\$290.50

## WOULD MAKE TREATING ILLEGAL

With a view to securing support from other Locals, Warspite Local desire publication of the following resolution:

"Resolved, that the Provincial Government shall make it illegal for one person to treat another in hotel beer parlors, and that it shall be compulsory for each person to pay for his own drink."

The members of Warspite Local, according to a letter from Harold Street, Secretary, believe that such legislation would do much towards eliminating drunkenness.

## ROSYTH ANNUAL MEETING

The annual report of Rosyth Local shows that the membership for 1926 was 26, and that fifteen meetings were held during the year. Delegates were sent

to the Annual Convention, and to the Federal and Provincial constituency convention.

## PLEASE SEND NAME AND ADDRESS

Two dollars in cash was received by "The U. F. A." from a subscriber who forgot to give his name and address.

## CLOSED WITH \$134 BALANCE

Olds Local closed the year with a balance of \$134 in their bank account. John C. Dawson Secretary, writes: "As our membership fee is only \$3, and we paid Central and Constituency dues of \$4 per member, we had to handle coal, fence posts and twine also put on socials etc., to make ends meet."

## REVIEWS BEDDINGTON U. F. W. A. ACTIVITIES IN 1926

Mrs. Hugh Banderob has supplied the following report of the work of Beddington U. F. W. A. Local in 1926:

"The membership during the past year numbered 22. Nine meetings were held, and the U. F. A. and U. F. W. A. contributed towards the sociability of the community a basket social, a dance, concert and debate, bazaar, picnic and concert and dance. U. F. A. Sunday was observed, the church being filled almost to capacity. A Junior Local was organized in December.

"Mrs. Milton Ard donated a hand-embroidered tea-cloth which was raffled at the annual meeting, \$66 being realized from the sale of tickets. W. C. Kerr, of the advertising department of "The U. F. A.," held the lucky number."

## Miss Alberta Sings

(With apologies to the author of "Go 'way, old man, go 'way.")

I'd sooner marry a Pool man, with a contract in his hand,  
Than I would marry a blackleg, with a thousand acres of land.  
O, the Pool man he is loving; O, the Pool man he is gay,  
O, the Pool man he is brotherly, and sees a brighter day.  
O, the blackleg is a fossil; O, the blackleg is uncouth.  
His skin is dried with chagrin, and his bones are green with drouth.  
Go away, blackleg, go away.

I'd sooner marry a Pool man, who visions a high ideal,  
Than I would marry a blackleg, with a million quarters of veal.  
O, the Pool man he is loving; O, the Pool man he is true,  
The Pool man he is prosperous (tho' he used to be so blue).  
O, the blackleg he is dizzy; O, the blackleg he is dumb.  
He cuts less ice in the scheme of life than smoke going up the lum.  
Go away, blackleg, go away.

I'd sooner marry a Pool man with the future in his mitt,  
Than I would marry a blackleg, with nary a place to sit.  
O, the Pool man he is honest; O, the Pool man he is wise.  
He pays no heed to the grain trade, although it lies and lies.  
O, the blackleg he is backward; O, the blackleg he is drool.  
His eyes are filled with sawdust and his ears with cotton wool.  
Go away, blackleg, go away.

I'd sooner marry a Pool man (there's always room at the top),  
So come along and join us (I guess I'll have to stop).  
O, the Pool man he's got spirit; O, the blackleg he's the jinx;  
He's only a dog in the manger, no matter what he thinks.  
Go away, blackleg, go away.

Chinook, Alta.

J. P. WATSON.



# ALBERTA GOVERNMENT MEMORANDUM DEALS WITH FORTY-TWO RESOLUTIONS OF LAST U.F.A. ANNUAL CONVENTION

(Continued from page 1)

**13. Holding Elections in Private Houses.** Recommending that public halls and schools be used preferably to private houses.

Reply—The spirit of this resolution is fully carried out by the Government and no polls are being held in private houses if it is possible to get a suitable public place.

**14. Polling Stations.** Petitioning to have survey of districts and changes where necessary.

Reply—It is the duty of the Returning Officer in each constituency to make a survey of the constituency in order to arrange the polls in the most convenient places.

**15. Extension Mothers' Allowance Act.** Asking extension to include mothers whose husbands are incapacitated.

No reply was received from the Government, but an amendment was made by the 1926 Legislature providing for the giving of allowances to the wife of a husband who is unable to support his family by reason of total disability which may reasonably be expected to continue for at least one year, resulting from sickness or accident.

**16. Amendment Election Act.** That no election be called during seeding, harvesting or threshing time.

Reply—The spirit of this resolution is fully observed and it is the policy of the Government not to hold elections during seeding, harvesting or threshing. No amendment to the Act is necessary.

**17. Increase Liquor Licenses.** Favoring increase to provide for women and children left destitute as result of liquor traffic.

Reply—The Government does not feel that any increase in liquor licenses is necessary to provide for the cases of destitution and full provision is already made in the Act for meeting abuses by way of interdiction and cancellation of permits, while in cases of destitution in the Province, there is a special branch of the Department of Health to deal with these cases.

**18. Telephone Tax.** That part of cost of rural service be collected by tax on lands adjacent to rural lines.

Reply—The advisability of such a tax has been considered by the Government during the last two years, but on account of special problems arising in the southern part of the Province, it has not been thought advisable to adopt this policy as yet. The matter is still under consideration.

**19. Bonding of Legal Practitioners.** Recommending that this be done.

Reply—The subject matter of this resolution was fully discussed at the last session of the Legislature on motion of the Member for Handhills. Action was deferred until the effect could be observed of certain amendments to the Legal Professions Act, introduced by that profession and to see what action would be taken by the profession to meet these requirements.

**20. Hides of Carcasses.** Legislation to make it compulsory to produce same when requested by an officer of the law.

Reply—The Government feels there is power now in Provincial legislation to compel the production of the hides of carcasses found on any premises. In administering the legislation the Department tries to avoid making conditions so onerous as to destroy the opportunity of small farmers to slaughter and sell their own livestock.

**21. Automobile Licenses.** Recommending that tax be reduced to basic rate of \$5 per year, and an additional tax of one cent or more be charged on gasoline for use in cars.

Reply—The Government has considered the subject of this resolution, but feels that

the financial position of the Province does not justify the change suggested.

**22. Crop Payments.** Asking legislation to provide that seizures placed against crop by loan companies holding such leases should be at companies' own expense.

Reply—The Government has taken up this resolution with the Loan Companies with a view to meeting the principle of the resolution in that way rather than by legislation. The Mortgage Companies have the right to seize a part of the crop under the Attachment Clause in the mortgage and an examination of the records in the Sheriff's Offices shows that the majority of seizures are under this clause rather than under the Crop Payments lease, and any attempt to prevent seizure under the crop payments lease by legislation would simply result in the seizure being made under the mortgage.

**23. System of Financing.** Urging investigation into system of financing, with a view to changing to financing by Treasury Bill if found feasible.

Reply—The Government feels that an investigation of the kind suggested in this resolution should be undertaken by the Federal Government rather than the Provincial, as it would be very far-reaching and affect matters entirely under Federal jurisdiction.

**24. Rural Credits.** Urging adoption of rural credits system.

Reply—The Provincial Government has given full assistance in endeavoring to bring about a system of rural credits. A commission appointed by the Government last year investigated the subject fully and made recommendations to the Dominion Government which were considered in the preparation of the Rural Credit Bill introduced at the last Dominion session.

**25. Western Grain Rates.**

Reply—The Provincial Government through counsel, has filed a case with the Board of Railway Commissioners to relieve the present discrimination in grain rates and a hearing was held some time ago which resulted in an even division on the Board. The Board declined to make any order and the Provincial Government has now appealed to the Privy Council of the Dominion Government.

**26. Course of Study in Co-operative Marketing.** Urging provision of such course in agricultural colleges, and short winter courses in rural districts.

Reply—The Board of Trustees appointed to administer the Wheat Board Surplus in the interests of co-operative marketing, is also considering a possible course of studies on co-operative effort, according to the spirit of this resolution.

**27. Text Books at Cost.** Asking that books be at cost up to and including Grade Twelve.

Reply—Provision was made at the last session of the Legislature by which the Department of Education supplies School Books at cost.

**28. Revision of Text Books.** Asking that selections which glorify war be deleted.

Reply—The purpose of this resolution was kept in mind by the Inter-Provincial Committee which met at Jasper in 1926. Certain alterations were made in existing books.

**29. Index to School Act.** Asking that such be added.

Reply—This has been completed.

**30. Clause 79, School Act.** Asking amendment to provide that a resident ratepayer elected by meeting shall act as chairman of annual meeting of ratepayers.

Reply—The Government sees no objection to this resolution and will consider it in the first amendments that are being introduced into the School Act.

**31. Municipal Schools.** Asking that one or more be established to test feasibility.

Reply—The principle of this resolution has been considered by the Government on several occasions, but on account of very seri-

ous objections in this Province, it has not been thought advisable to introduce such legislation.

**32. Cadet Training.** Asking survey of cost of program of physical education under Department of Education in public and high schools to replace cadet training.

Reply—This resolution is at present being considered by the Department of Education.

**33. Physical Training.** Asking that Dominion Government allotment for cadet training be turned over to Provincial Department of Education, for physical training.

Reply—The subject matter of this resolution is entirely a matter of Dominion jurisdiction.

**34. Government Testing of Cream.** Asking that testing be done as well as grading.

Reply—The principle of this resolution is at present being carried out to some extent.

**35. Supplementary Revenue Tax.** That this tax be replaced by income tax.

Reply—During the past year the Government has been conducting an examination into the whole scheme of revenue and taxation and the relative merits of Income Tax and Supplementary Revenue Tax are being considered in this examination.

**36. Venereal Diseases Medical Examination.** That all parties seeking marriage shall submit health certificate.

Reply—The Department of Health is administering certain sanitary regulations, but it has not been thought advisable by the Government to take the action suggested by these resolutions.

**37. Medical Examination.** Asking that it be made compulsory for all persons to undergo medical examination before marriage. Answered by above.

**38 and 39. Destruction of Gophers, Crows and Magpies.**

Reply—These are matters which should be dealt with entirely by the various Municipal Districts.

**40. Inequalities in Laws.** Asking that inequalities concerning domicile, homestead and personal naturalization between men and women be done away with.

Reply—The Provincial Government has, by resolution, brought to the attention of the Dominion Government the subject matter of this resolution.

**41. Railway Calgary to Edmonton.** Urging completion of proposed S line.

Reply—The subject matter of this resolution was brought to the attention of Sir Henry Thornton.

**42. Telephone Rates.** Urging tax on lands adjoining telephone lines.

Reply—As a result of the increase in rates brought into effect in 1926 and the re-organization of the capital of the Telephone Department, the Government now considers the Alberta Government Telephone System on a sound financial basis.

**43. Standard Form of Lease.** Asking same for use in connection with Mortgages Act.

Reply—This resolution is now being considered by the Provincial Government.

## MAKE QUILT FOR SUNSHINE

Notre Dame U. F. W. A. Local are making a quilt to be given to Sunshine. "We have held eight meetings," writes Mrs. C. R. Speer, N. Edmonton, secretary, "with an average attendance of six. Our membership is ten, and all have been retained for next year. We have money in hand amounting to \$30."

## W. J. JACKMAN RETURNS

W. J. Jackman, of the Alberta Wheat Pool Board, returned last week from a visit to the Argentine republic in behalf of the Canadian Wheat Pools.



# Common Sense About the Income Tax

Shallow Enthusiasts Who Wage Campaign Against Income Tax Ignore Simplest Canons of Sound Taxation—Alberta Citizens Would Have to Pay More Than Three Times as Much if Income Tax Replaced by Less Equitable Taxes

By W. M. DAVIDSON

A general mass attack, well organized and persistent, is now being directed against the Canadian Income Tax.

The assailants urge the removal of this taxation in the name of the well being and general happiness of the Canadian people. Let Canada remove this spectacular obstacle to general progress, they say, and thus announce to the world that this is a country without any such common barrier, and then the people from abroad will take note and all will flock to Canada, as the promised land without taxation, and they will fill up our vacant spaces and solve our problem of settlement and Canada will be immensely prosperous because of such an invasion, and the people will become rich and all will be contented and happy.

## WILL APPEAL ONLY TO THE SUPERFICIAL

That is a pleasant outlook, which may appeal to the Canadian people who make only a superficial study of the simple problems of taxation. These enthusiasts would have us believe that income taxation is a punishment for our sins, some kind of moral discipline, the burden which Christian bore in Pilgrim's Progress, and really that it is unnecessary and all that we need to do is to have faith, tighten the belt, reduce certain government expenditures, cut the knot, and the thing is done and the burden is gone. They have a misconception of taxation and a wild misunderstanding of the way that Canada collects its revenue.

## MUST GET REVENUE FROM SOME SOURCE

No person likes to pay taxes, but few are able to dodge the tax collector. If Canada does not collect taxes from incomes, then it must get the revenue from some other source and in some manner not as just as the income tax. A few figures should reveal the errors of the gentlemen who say that Canada by greater economy could reduce its expenditure so greatly that it could remove the Income Tax and the Sales Tax and never feel it, and get along quite as well without them. The Income Tax and the Sales Tax last year produced \$127,430,000, of which amount the Income Tax yielded \$55,530,000. During that period Canada's total expenditure was \$343,000,000. Of this large expenditure fixed charges, such as interest on war expenditure and pre-war debts, accounted for \$195,000,000. The balance, which was the general expenditure, was \$148,000,000. That possibly could be reduced by a small amount without greatly affecting the well being of the nation, but the reduction could not be very great, and certainly not be any considerable percentage of the \$127,430,000 which comes from the Income Tax and the Sales Tax.

We are always advised not to look a gift horse in the mouth and in Parliament it is an offense to question the motives of any of the honorable members, but the elector, who is not under such restrictions, may, without any im-

W. M. Davidson, former editor of the Calgary *Albertan*, has always been an outstandingly capable advocate of sound principles of taxation. He exposes, in the article on this page, the fallacies of the current arguments for abolition or reduction of the Income Tax, and points out, incidentally, that if the present campaign against the tax were successful, citizens of Alberta would be called upon to bear a still more disproportionate share of the tax burdens of Canada than they do today.

propriety, take a closer view of the amiable persons who are favoring the removal of the Income Tax. If he examines the previous political activities of these persons, he will find that they have always been active in favoring increases in the tariff and most vigorous in opposing any reductions. Such an inquiry may result in the reasonable conclusion that as the Income Tax places Canada on an even keel, with a surplus which may be applied to the reduction of the national debt, it also provides an argument for the villainous low tariff advocate for a reduction in the tariff on necessities. On the other hand, with the Income Tax removed, and deficits replacing surpluses, the protectionist will be able better to resist any attempt at lower tariff, and might succeed by his mass methods in getting certain increases.

## CONFORM TO MAXIMS OF SOUND TAXATION

The Canadian Income Tax conforms more closely to the four maxims of taxation laid down by Adam Smith in the *Wealth of Nations*, than any other tax the Canadian Parliament has imposed or could devise. These maxims have lasted out through the century, still complete and convincing, though in some places explained or modified. The Canadian Income Tax (1) imposes taxation according to the ability of the citizen to pay; (2) it is certain and not arbitrary; (3) it is levied at a time and in a manner most convenient for the contributor to pay, and (4) it takes out of the pocket as little as possible over and above what it brings into the public treasury of the state.

Let us apply the fourth test, and it alone. The Income Tax last year yielded about \$55,000,000, and cost \$1,734,000 to administer, about three per cent. The customs tax yielded \$127,360,000 and the administrative cost was \$7,262,000. Every dollar collected by the Income tax less the three per cent. for collection, went directly into the treasury. On every dollar contributed to the customs department it is safe to say at least \$3 goes into private business of one kind or another for enhanced prices of commodities due to the customs tariff. This computation is made by R. J. Deachman, one of the closest and most reliable students of fiscal affairs in Canada, and I believe his calculation is very moderate. We pay hundreds of millions of dollars in excess prices to local manufacturers be-

cause of tariff exactions. We pay higher prices for transportation because our railways have had to pay tariff-made prices for their rails and equipment. There is no other factor in our national life which exerts so strong an influence as the tariff in increasing the prices of commodities.

## WHAT WOULD ALBERTANS HAVE TO PAY?

Now let us estimate approximately the cost that the citizens of Alberta would have to pay by the removal of the Income Tax. The average per capita contribution by way of Income Tax is about \$6 a year. This tax places the burden upon the strongest backs and takes money from those who make it. As Alberta is a pioneer agricultural Province, the average per capita contribution is less than that of all Canada, and is \$1.83. Alberta citizens hold up their end in everything and that is a fair contribution and just taxation. If the Income Tax should be removed and replaced by any other form of taxation which did not recognize in such definite and exact manner the principle of ability to pay, the average Alberta citizen would pay not an average of \$1.83, but three and a half times that amount, the average of \$6, and the total contribution would be three and a half times the just levy of \$1,189,579, we are paying now in Income Tax.

But if the Income Tax were replaced by increased customs burden, as is the desire of the gentlemen and newspapers favoring the change, the cost to the Alberta citizens, according to the estimate of Mr. Deachman, which is very moderate, would be four times that of a direct tax. That would mean an increase in tax burden of fourteen times the present amount.

Any tax that ignores the principle of ability to pay would increase the burden in Alberta from \$1.83 per head to \$6 per head, which is the Canadian average. An added tariff which yields to the treasury but one dollar in every four would increase that burden from \$6 to \$24. The moderate tax of \$1,189,000 would grow to a real burden of many millions. This estimate, to some, may appear visionary and fantastic. It is neither and is approximately correct. It reveals the enormous cost of the customs tariff.

## NOT A REASONABLE CONTENTION

The contention that the removal of the Income Tax would be a spectacular gesture which would attract and convince the world and induce settlers to come to Canada in large numbers, is not a reasonable one. The settlers most desired in Canada are not greatly concerned about a further decrease in the Income Tax. They are much more concerned about cheaper living, cheaper clothing, cheaper fruit and cheaper farm implements. If the Canadian Parliament is to turn its tax legislation into immigration propaganda it would be more convincing if it should remove the taxation upon necessities of life, which make the problems of Alberta settlers more difficult.

The recent reduction in Income Tax was popular because all reductions in taxation meet with the approval of the people who do not like to pay taxes, which includes all of us. It was justified because it marked an improvement in Canadian finance, a return to normal, and was accompanied by material reductions in other forms of taxation. Any reduction in taxation, particularly in direct taxation, meets with a satisfactory response from the people. The removal of the Income Tax at the coming session of Parliament doubtless would meet with an uproarious clamor of approval. But it would not be sound economic policy and would be costly to the greater portion of Canada.



# NEWS FROM THE ALBERTA WHEAT POOL HEAD OFFICE

A Page of Information for Members and Locals Edited by the Publicity Department of the Alberta Wheat Pool

## NEW YEAR'S MESSAGE FROM THE ALBERTA WHEAT POOL

With an increase in membership of nearly twenty-five hundred during 1926, and decided solidarity in the ranks of the organization, the Alberta Wheat Pool faces the New Year with high hopes of greater development and better service for the wheat producers of the most westerly of the three Prairie Provinces.

The Alberta Pool is three years old; has 38,500 members with an acreage of about 3,625,000; has forty-two local elevators and a lease on the big Canadian Government elevator at Prince Rupert; and maintains offices at Edmonton, Winnipeg and Vancouver, besides the main office in Calgary.

Three years' experience under the Wheat Pool method has shown that a greater percentage of cash realized from the sale of wheat is returned to the producer under this system. This fact is generally accepted throughout Alberta, not only among the farmers, but also among the business men of the cities, towns and villages.

The Alberta Wheat Pool looks forward to the year Nineteen Hundred and Twenty-seven with keen ambition to fulfil to a greater extent the aim of its founders: full liberty for the farmer to sell his wheat in an intelligent way, preserving for the producer his full share of profit and for the consumer his proper economy.

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## THE PHARASAICAL ATTITUDE OF THE GRAIN TRADE NEWS

In its issue of December 20th, The Grain Trade News comments on "the announced intention of the Alberta Pool to organize a boycott against any elevator company that distributes educational literature."

Further, The News says: "We understand that boycotting is sometimes attempted in China, but public opinion in more advanced countries regard that weapon as a little out of date."

The Alberta Wheat Pool simply asked its members to report instances where elevator agents were distributing anti-Pool propaganda and doing their best to harm the Pool.

It is hardly fair or upright for an elevator company whose facilities the Wheat Pool employ at a fair price, to distribute the misleading, untruthful and extremely hostile propaganda against the Pool which the Grain Trade News rather quaintly calls "educational literature."

With regard to the remarks on boycotting and the decadence of the practice in more advanced countries as compared to China, the Grain Trade News might explain what happens to a member of the Northwest Grain Dealers' Association should he break one of the rules of that organization—for instance the rule regarding the fixed street prices on wheat.

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## THE WHEAT POOL MARKETS WHEAT INTELLIGENTLY

Answering Northwest Grain Dealers' Association Circular No. 11

Certain sections of the Grain Trade are endeavoring to discredit Pool operations by stating that during the period between the 1st of September and 15th of December, 1925, the Pool shipped out and sold 111,500,000 bushels of wheat, made up as follows:

|                                    |            |
|------------------------------------|------------|
| From Port Arthur-Fort William..... | 83,000,000 |
| From Vancouver .....               | 7,500,000  |
| Sales made at Fort William .....   | 21,000,000 |

Or a total of.....111,500,000

They go on to say that the Pool's total handling for the year is 187,500,000 bushels, therefore, only 76,000,000 remain for all the rest of the year

This would give the impression that the Pool had made sales of 111,500,000 bushels in a period of three and a half months. This is not the case. The Pool did just what they were required to do in the handling of this wheat; that is, they shipped out 83,000,000 bushels of wheat from Port Arthur and Fort William. This does not mean this quantity was sold.

The Grain Trade have not stated that the Pool, in shipping out this quantity of wheat took advantage of open water

navigation on the Great Lakes, and shipped the wheat out to the bay ports and Port Colborne, Buffalo, and other ports, ready for delivery to the Atlantic seaboard as sales required it to be delivered.

In other words, the Pool took advantage of cheap freights on the Lakes to get their wheat forward in a selling position.

These sections of the Grain Trade are trying to create a false impression. They are endeavoring to leave the thought in the minds of the Pool farmers that this quantity of wheat was sold in three and a half months.

What actually took place was that the Pool saved their growers several millions of dollars in shipping their wheat forward to position, and taking advantage of cheap water rates as compared with high rail rates; in other words this wheat was fed to the market during the period the Great Lakes were frozen over.

This propaganda goes on to say that the Pool sold between the 1st of September and the 15th of December, 7,500,000 bushels of wheat at Vancouver. The facts are that the bulk of this 7,500,000 bushels was sold to the Orient during the month of August and early part of September for early delivery, and was sold at very attractive prices.

The Wheat Pool have not abandoned their policy of orderly marketing, but are meeting the demand by orderly selling, taking care of the advantages that formerly accrued to the speculator.

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## THE POOL SYSTEM OF PAYING SAVES THE FARMER BIG MONEY

Answering Northwest Grain Dealers' Association Circular No. 12

Certain interests in the Grain Trade told you that grain in any position from the farmer's wagon to the warehouse in Europe is a cash commodity. They have not told you what effect would have been created if the farmers in order to avail themselves of the cash offer of the Grain Trade had endeavored to market all their wheat from the 1st of September to the 1st of December.

But, the farmers who were in the Pool and those outside the Pool can realize what would have happened to wheat prices had 300,000,000 to 350,000,000 bushels of wheat been thrown on the world's market by the Grain Trade in this period.

It is true that the farmer would have received a cash payment, but the amount of his payment would have diminished as the volume of wheat offered increased, and the probability is, the farmer would have received less as his final cash payment than what he received from the Pool in the form of an initial payment.

## Pool Saved Members Six Million Dollars

Apart from the action on the market we will take certain interests of the Grain Trade at their word.

Supposing that the 45,000,000 bushels of wheat that the Alberta Pool handled one year ago had been marketed from the 1st of September to the 1st of December and sold for cash to the Grain Trade. The average street price from the 1st of September to the 1st of December was \$1.11.

The farmer would have realized on the total amount marketed, had he sold for cash, \$50,129,993.16. What he actually received from the Pool was \$56,452,695.00. We are taking in both instances the value of No. 1 Northern being the basic grade.

The farmers of the Province of Alberta who marketed their wheat through the Pool would have lost, therefore, \$6,322,701.84 by taking advantage of the cash offer of the Grain Trade.

## Grain Trade Disgruntled

We have taken the Grain Trade at their word and have given you what the farmers' actual losses would have been, but it would be very difficult to realize, and beyond even the widest stretch of imagination to inform you, what the farmer would have lost had he sold his wheat for cash in the fall of the year in the same old way.

The Pool have created a new system of marketing wheat and they have created a new system of paying for the wheat.

The Pool farmer is satisfied; the merchant is satisfied; the banker is satisfied; the business men of this Province



are satisfied; the only man who is not satisfied is the disgruntled member of the Grain Trade.

We leave it to you as intelligent men to draw your own conclusions.

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## AN EXPLANATION OF ORDERLY MARKETING OF WHEAT

Answering Northwest Grain Dealers' Association Circular No. 13

What is orderly marketing of wheat?

Certain interests in the Grain Trade support the theory that orderly marketing of wheat means the movement of so much wheat every day; the sale of so much wheat every day; the purchase of so much wheat every day; distributed over a year.

Certain members of the Grain Trade know the impossibility of such a suggestion; the Pool farmers know that the Pool know it; we all knew it before the formation of the Pool.

No member of the Pool has ever advanced the theory this could be accomplished, but the Grain Trade have not told you there has been an improvement made on the old system of marketing wheat.

Wheat was marketed under the old system, systematically to suit the convenience of the Trade and the Buyer; it is now marketed to suit the convenience of the Pool.

No one under the old system had any interest in the price received for the wheat; they did have an interest, however, in the margin of profit received by the Trade.

The Pool have a real interest in the price received for the wheat, because the Pool is the Pool farmer himself; it is merely an organization of thousands of farmers banded together for the systematic sale of wheat as against the old basis of dumping.

The Pool have assured values; the Pool have stabilized the market. They have accomplished even more than what their optimists believed would be possible.

They have made wheat farming a profitable institution.

All that the farmers of this Province require to do is to refer to the days before the war when wheat was bought by the Grain Trade instead of being systematically sold, and compare this with present day prices.

World conditions have not changed to any extent, but the Canadian farmer has accomplished something in the marketing of his wheat through the Wheat Pool.

Judging from the present spread between what is paid for wheat at the terminal market and what is paid by the wagon load to the non-Pool farmer, the Grain Trade have accomplished nothing since pre-war days.

The mere spending of thousands of dollars on circulars, broadcasting, etc., will not hurt the Pool. The Grain Trade must offer something better than the Pool plan of marketing before the farmer becomes interested.

The fact of the matter is, that a system whereby the Grain Trade are guaranteeing a big profit on their handling of wheat will not upset the farmers' confidence in the Pool.

We repeat, the only body that seems dissatisfied is the Northwest Grain Dealers' Association. We will leave it to you to discover the reason.

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## WHAT WAS ACTUAL AVERAGE PRICE NON-POOL WHEAT?

Answering Northwest Grain Dealers' Association Circular No. 14

We have already told you how the Grain Trade arrived at their average market price of \$1.51. Circular No. 14 proves our statement. We feel that this circular needs no particular comment.

The only method of arriving at a proper average price is to have in mind what the deliveries were during the year and what price the farmer obtained for his wheat.

The fact that during the months of July and August the prices were high, proves nothing to the farmer. The farmer knows that during the month of August stocks at terminal markets are practically depleted; he knows this is also the case during the month of July.

The Grain Trade will have to show us what the farmer outside of the Pool obtained for his wheat before they give us any real ideas of average price.

The mere adding together of 302 prices during the year, and then redividing by 302 and arriving at a figure of \$1.51, proves nothing.

The Grain Trade's own statement says that on the 3rd of October the spot price for No. 1 Northern at Fort William was \$1.19. The farmer that sold on this day got \$1.19; the farmer that delivered his wheat to the Pool got \$1.45.

We know that the heavy deliveries of non-Pool wheat was made from the 15th of September to the first part of November.

We know that during these periods at no time did the farmer realize more than \$1.40, even if he had his wheat in store at Fort William; and we know also that a good deal of wheat was sold at less than \$1.20.

We know also that the spread between wheat at country market and Fort William was very wide and, after all, only a small percentage of farmers shipped their wheat forward to be held in store for sale; the bulk of it is sold at country points.

## Press Opinions of Wheat Pool

Editorials From Alberta and Other Newspapers Commenting on Alberta Wheat Pool

### ANTI-POOL PROPAGANDA (Luseland Despatch)

Through a local non-Pool friend, we have lately come into possession of a batch of the anti-Pool literature issued by the Northwest Grain Dealers' Association, which has been the subject of much discussion of late. In these free "information" sheets, the wide world is plainly told that the Grain Exchange is perhaps, after all, a shining white angel and the only true friend the poor, abused farmer ever had or ever will have. The Pool, of course (as every Pool member should know by this time), is a double-dyed villain, out to rob the unsuspecting, ignorant agriculturist of his hard-earned kale. Why, it is absurd that the farmer should have enough brains to attend to his own business; and any man with enough grey matter in his dome to generate even the suspicion of a mind, knows that the heaven-sent grain exchange is the one and only organization in this vale of tears to get for the farmer what he has coming to him. So one might infer from the "facts and figures" of the benighted Northwest Grain Dealers' Association.

We sometimes wonder if it will ever percolate through the hard skulls of all opponents of the Pool that the dollar is not the underlying foundation of this greatest of all co-operative movements, the Pool. The dollar is not the sole aim of the true co-operator. He may have the dollar sign in view, but he aims through it towards something grander, nobler and higher. "Fine ideals", the grain exchange will say; "but they won't buy shoes for the baby." And we answer—the time is fast approaching when all those who dared to mock the high ideals of the Pool, including the haughty grain exchange and the Northwest Grain Dealers' Association, will bow their heads in shame and admit that there is a greater urge, a nobler aim behind the Pool movement than the mere desire for dollars. These high ideals WILL buy the baby's shoes; yes, they will do more. They will make the baby a better man or woman when it grows up. They will make of Canada a greater land and help to elevate the whole world to a higher plane.

Statistics! Rats! Anything can be proven by statistics, depending entirely upon how they are dished up. We can prove that it is safer to be at sea in a storm than it is to be in a nice, comfy bed—by the statistics which show that more people die in bed than in storms at sea. The statistics in the bunk peddled by the Northwest Grain Dealers' Association mean exactly nothing inso-

far as the true success of the Pool is concerned. In fact, they are an insult to the intelligence of the farmer, and it is not likely that many sons of the soil will be sidetracked from the "Pool way" by the dollar wig-wagging of the Northwest Grain Dealers' Association and its dollar-grabbing cohorts.

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### FIGHTING THE WHEAT POOL (Brooks Bulletin)

The Northwest Grain Dealers' Association is certainly going after the Wheat Pool hard. A number of articles have come to our desk from this association, in which an endeavor is made to show that the Wheat Pool is not marketing their wheat orderly and is not paying the price obtained by the open market.

It would be useless parade to enter into a long discussion on the value of marketing. Suffice it to say that the Wheat Pool has made such an impression that other countries are keenly interested in this manner of handling wheat and have sent men to study the organization's work.

We would advise all farmers to put their faith in their own organization, which is as yet really only in its infancy, and let the grain dealers holler as much as they like. They are the ones that are fighting the Pool, not the Pool the grain trade.



# Grain Trade Compels Non-Pool Farmers to Pay for Anti-Pool Propaganda

Circular to Alberta Pool Elevator Agents Contains Startling Revelations as to Spreads on Street Wheat to Non-Pool Farmers—Spreads Three Times as Much as Pool Farmers Are Required to Pay

To date I have refrained from referring to the propaganda circulated against the Pool by certain sections of the Grain Trade. However, I cannot continue to ignore their tactics, which are now becoming manifestly unfair, also misleading.

## SEEK TO MAKE POOL ELEVATORS UNPOPULAR

Apart from their radio-broadcasting and thousands upon thousands of circulars and pamphlets they are distributing throughout Western Canada, they are also doing everything within their power to make the elevators of the Pool unpopular with their members. This has taken the form of over-grading, and as our agents know, some of the line companies have over-graded Pool wheat at least two grades, and where the Pool have elevators have also graded Pool wheat higher than non-Pool. The significant fact in connection with this feature is that previous to the advent of the Pool elevators one of the problems the Pool had to deal with was the thousands of complaints from its members that the line elevator companies were grading Pool wheat lower than non-Pool. These complaints are still in evidence in large numbers, but not from points where the Pool are operating their own elevators or points adjacent thereto where the prestige of the Pool elevator is in evidence.

As you are aware, my position with the Pool is that of Manager of their Elevator Department, known as Alberta Pool Elevators Limited, and that I joined the Pool in that capacity the latter part of July last. I have nothing whatsoever to do with the Sales Department, and in view of this will not deal with the propaganda directed against the Pool in connection with the values realized during the past season, other than to say that in my opinion a Pool farmer can best judge his returns by those received for the same grade by non-Pool farmers in his district; and not by the propaganda of this section of the Grain Trade in what they see fit to term average prices.

Most of our agents, like myself, were last year and previous thereto, connected with the line elevator companies. As such we were in touch with prices paid this past year for non-Pool wheat, particularly during the heavy rush of the fall. We also know that the prevalent grade of most districts was Tough 3 Northern, and we also know that non-Pool Tough 3 Northern sold as low as 81 cents per bushel in wagonload lots at country elevators; also that farmers by the hundreds carried this grade of wheat in store until the carload price would bring them in the neighborhood of \$1.00 per bushel, and when this price was realized considered that they had sold at the high market.

## POOL PRICE ON TOUGH 3 NORTHERN

Now, the Pool price last year on Tough 3 Northern was \$1.28½, basis Vancouver, not Fort William, freight rates. I do not think it unfair to consider that the

## HOW THE NON-POOL FARMER LOSES IN SPREADS ON STREET WHEAT

The following are salient features of the circular issued by C. M. Hall, manager of the Alberta Wheat Pool elevators, to his agents, and published on this page:

That the Grain Trade is unfair and inaccurate in its criticisms of the Wheat Pool.

That the Grain Trade is compelling non-Pool farmers to pay for the expensive campaign being conducted against the Pool.

That non-Pool farmers are contributing to the Grain Trade in "spreads" on street grain nearly three times the amount that Wheat Pool farmers are required to pay.

That on "street wheat" non-Pool farmers, according to a recent buying list, pay the Grain Trade an average spread of from 13 to 14 cents a bushel.

That the Grain Trade's lowest margin on "street wheat", according to a recent buying list, is between 8 and 9 cents a bushel.

That the Grain Trade's highest margin on the same list is between 16 and 17 cents a bushel.

That if a line elevator receives in one day 2,000 bushels of non-Pool wheat the gross elevator profit is around \$265 00.

That if the same elevator receives 2,000 bushels of Pool wheat in one day the gross amount of profit to that elevator is \$9.00.

That non-Poolers thus have to pay nearly THREE TIMES AS MUCH AS POOL MEMBERS.

That in view of the above figures the line elevators can well afford to lose a grade where they enter into competition with Pool elevators, and are desirous of discrediting the Wheat Pool.

On top of the profits on these wide spreads there are the following profits available to the Grain Trade on non-Pool wheat: profits on export, profits on mixing, profits on Vancouver premiums, profits on the difference between the Vancouver and Fort William freight rates.

average freight rate from Alberta points to Vancouver is 23 cents per hundred pounds. We also know that the handling charges were 1¼c per bushel and the service charges ¾c per bushel, and further that there was deducted from the final price ¾c per bushel for administrative expenses and ¼c per bushel for commercial reserve. The total deductions amount to approximately 16¼c per bushel, which, deducted from the Vancouver price of \$1.28½, leaves the Pool farmer a net price at his station of approximately \$1.11¼ per bushel for Tough 3 Northern.

Another feature that we must not overlook is the fact that a large number of very heavy wheat shipping points tributary to Calgary and Edmonton take a freight rate to Vancouver of 21c per hundred, against the 23c per hundred average I have mentioned, and Pool farmers at these points have, therefore, received approximately \$1.13 per bushel clear to them for Tough 3 Northern. Have not deducted the 2c per bushel for elevator reserve, and intentionally so. It is not an expense and should not be treated as such. It is a fund created for the building of Pool elevators. Each member is credited on the books of the Pool for the amount he has contributed and he is receiving credit for interest thereon at the rate of 6 per cent. per annum.

Unfortunately some farmers have never checked closely the net price they did receive last year, and I am confident that if they will do this, also compare it with what farmers received who sold outside the Pool, that they will realize just how

successful their own selling organization has been.

## NON-POOL FARMER PAYS FOR ANTI-POOL CAMPAIGN

Propaganda against the Pool by certain sections of the Grain Trade, both in the way of radio-broadcasting, circulars, pamphlets and advertising, to say nothing of their losses in over-grading where they are in competition with Pool elevators, amounts to thousands upon thousands of dollars, and the question is daily being asked our agents and the Directors of the Pool, both by farmers and the general public, the source of such funds, or, in other words, who is contributing the enormous amount of money required for such a campaign? Fortunately it is not the Pool farmer, and I say without hesitancy that it is the non-Pool farmer, and for your information, also the information of any farmer, whether Pool or non-Pool, or the general public, will give you the facts that warrant me in arriving at such a decision.

Line elevator companies in accordance with arrangements completed with them by your Directors, are handling Pool wheat through their elevators in wagonload lots, otherwise known as cash Pool wheat, at a gross margin of 4c per bushel on 1, 2 and 3 Northern, and 5c per bushel on the lower grades, the Pool list price being based on Vancouver freight rates. The line elevator companies make their own price on non-Pool cash wheat, and these prices are based on Fort William freight rates. An inspection of one of their recent buying lists indicates that they have an average margin of between



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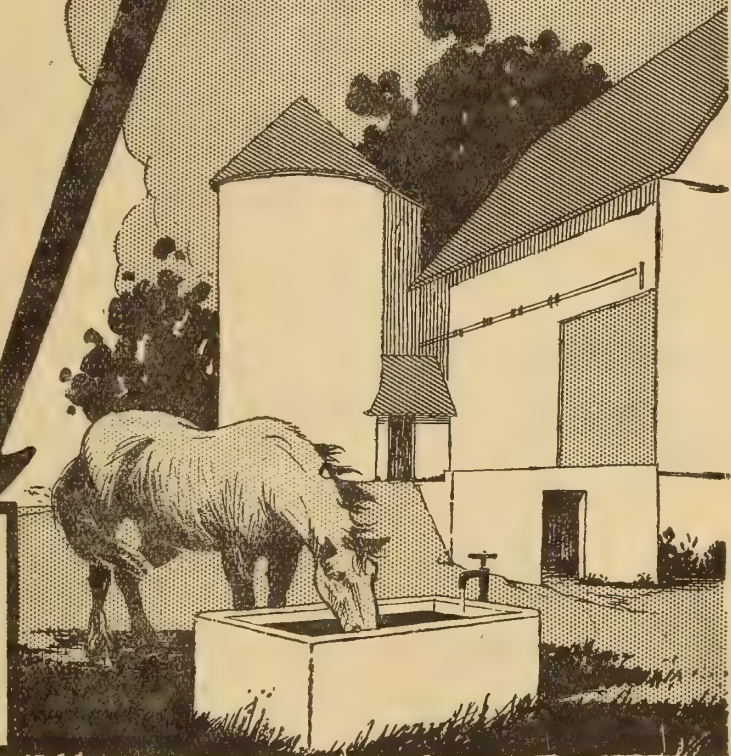
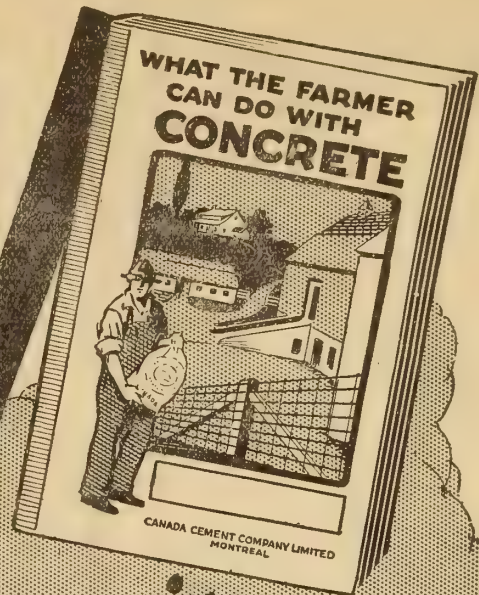
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Legislative Assembly of  
the Province of Alberta.  
Notice Relative to  
Applications for Private  
Bills.

All Petitions for Private Bills shall be in duplicate.

All applications for Private Bills shall be advertised in four consecutive issues of the Alberta Gazette, also in four consecutive weekly issues in a newspaper published in English.

Every applicant for a Private Bill shall deposit with the Clerk of the Legislative Assembly ten days prior to the opening day of the Session two copies of proposed Bill, Petitions in duplicate, accepted cheque made payable to the Provincial Treasurer for the sum of Two Hundred Dollars if proposed Bill does not exceed ten pages, and statutory declaration of advertising in Alberta Gazette and Newspaper.

Full particulars regarding Private Bills may be had on application to the Clerk of the Legislative Assembly, or see Extract from Rules relating to Private Bills as published in the Alberta Gazette.

ROBT. A. ANDISON,  
Clerk of the Legislative Assembly.

## Alberta Registered Seed Grain For Sale

Registered and Extra No. 1 Marquis Wheat, Victory and Banner Oats at reasonable prices.

High germination, clean and true to type.

On account of our supply being rather limited, farmers should order early.

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Field Crops Commissioner, Department of Agriculture,

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Alberta





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4 SEND NO MONEY TILL SATISFIED

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6 How many of these numbered lines can you read at 12 inches from your eyes without glasses?

## TEST YOUR SIGHT

with this chart and we will send to you on approval Clear Sight Spectacles that will enable you to see the smallest print and the finest work easily and comfortably or there will be no charge whatever.

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glasses, if ever? .....

How many of the numbered lines can you read at 12 inches from your eyes without glasses? .....



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13 and 14 cents per bushel, that their low-margin on straight grade or tough grain is between 8 and 9 cents and that it extends from this to as high as between 16 and 17 cents per bushel. In other words, they can practically lose a grade on every bushel of non-Pool wheat they buy and still make money.

In showing the gross profit on non-Pool street wheat, I have not taken into consideration the difference between Fort William and Vancouver freight rates, which, in my opinion, will amount to over 2c per bushel, or the premiums in evidence at Vancouver from time to time. Some days these two items alone amount to over half the margin that the line elevator companies have in the handling of Pool street wheat.

## MARGIN THREE TIMES AS MUCH FOR NON-POOL WHEAT

You will observe that if a line elevator receives 2000 bushels in a day of non-Pool wheat its gross profit is around \$265 and for a like amount of Pool wheat \$90, or a margin on non-Pool wheat of about three times greater than Pool. Further, if you will take the proportion of the Alberta crop, to say nothing of the other Western Provinces, that is non-Pool, you will have a very clear conception of the amount of funds available for propaganda against the Pool and who is contributing to it. I wonder if the non-Pool farmer has any real appreciation of the fact that it is he, not this section of the Grain Trade referred to, that is contributing the funds to put the Pool out of business.

To lose a grade on Pool street wheat means a loss of money, as the margin of gross profit is not sufficient to cover. This I have repeatedly referred to in my circulars, and now that I have advised you of the margins on non-Pool wheat, you will readily see the folly of our permitting an agent to meet the grading competition of the line companies at the forty elevators we are operating, when they have several hundred left in this Province without our competition for this season, and where their volume and margin of profit would not be injured to any mentionable extent by over-grading at the few points they meet us.

## NOT ALL LINE COMPANIES UNFAIR

All the line companies are not dealing unfairly with the Pool. Two or three companies operating in a large way have refrained from allying themselves against us, and I would not hesitate to advise you or others who they are, if interested. The companies responsible for the present campaign against the Pool are similar companies to those who, through the whole history of the Grain Trade, have been responsible for farmers being forced to the necessity of organizing their own companies, Pools, etc., in order to correct conditions that have been manifestly wrong.

This letter is of much greater length than I anticipated, but it is almost impossible to deal briefly with the subject matter thereof. However, I am most anxious that all our agents have a clear conception of the campaign that is being waged against the Pool and the reasons therefor. Apart from assisting you in combating the many unfair and untrue statements at present in circulation, you will have an appreciation of the situation confronting the Pool elevators by whom you are engaged and the reasons the manage-

ment have endeavored to adhere to a fair and open policy in the operation thereof.

Yours truly,

ALBERTA POOL ELEVATORS LTD.

C. M. HALL.

## WHEAT POOL NEWS NOTES

Hon. O. L. McPherson, of Vulcan, recently appointed Minister of Public Works for Alberta, has stated his intention of resigning his directorship of the Alberta Wheat Pool. Hon. Mr. McPherson has served on the directorate of the Pool since its inception, representing the district of Claresholm.

\* \* \*

Pool Elevator No. 42 was opened recently at Glenwood, with A. A. Cashman in charge. This is a modern elevator of 40,000 bushel capacity.

\* \* \*

The Manitoba Wheat Pool keeps a record of every farmer who visits the Pool office in Winnipeg. In November 400 names were recorded. F. W. Ransome, secretary of the Manitoba Pool, says: "Every Pool member when in the city should make a point of calling at the office. It is yours and you are paying for it. We don't want to lose contact with the grower."

\* \* \*

T. E. Seale, of Tofield, is the new president of the Tofield Wheat Pool Local, and Geo. Abernethy is the new secretary.

## Wheat Pool Booth to Be Arranged at the U.F.A. Convention

Arrangements are being made for a Wheat Pool booth to be conveniently placed at the U. F. A. Convention which will be held in Edmonton, January 18th to 21st.

A competent man will be in charge of this booth. He will gladly discuss Pool matters with an inquirer. Informative literature will also be available.

Delegates are invited to make full use of this booth as a meeting place, or to write letters.

## B.C. Poolers in the Alberta Wheat Pool

Forty Grain Farmers in British Columbia Join Alberta Pool

Forty British Columbia wheat producers have joined the Alberta Wheat Pool, the area covered being about 2,000 acres.

Most of these farmers are on the C. N. R. convenient to Prince Rupert, and they get a low freight rate to that port. A few are at Pouce Coupe, in the Peace River district, and have to ship their grain to Edmonton and thence westward.

Most of the B. C. wheat coming to the Pool is of excellent quality, Chapman & Chapman, of Smithers, shipping two cars that graded No. 1 Northern. Smithers is 227 miles from Prince Rupert.

The British Columbia members of the Alberta Wheat Pool are registered from the following centres: Vanderhoof 1, Telkwa 1, Smithers 2, Pouce Coupe 7, Rolla 17, Dawson Creek 10, Kilkerran 2.



## AN IDEAL NEW YEAR'S RESOLUTION— JOIN THE WHEAT POOL

1927 WILL NOT BE PROSPEROUS if Poolers lose interest. Work for your Wheat Pool and insure the prosperity of Western Canada.

FIFTY YEARS AGO Western Canada shipped wheat for the first time. The price obtained was then 85c a bushel. In 1922, the year before the Wheat Pool was organized, the Grain Trade system paid 85c a bushel to the farmer.

A FORECAST—The West will progress with the progress of the Wheat Pools.

THE WHEAT POOL METHOD is Insurance against unduly low prices.

THE NON-POOLER may not know it, but he is paying for the propaganda against the Wheat Pool.

IT IS QUITE INTERESTING to note the depth of sympathy the Grain Trade has for members of the Wheat Pool.

THE STEEL POOL in the U.S.A. distributed 200 million dollars in dividends at Christmas time. This pool has been in business for many years and has demonstrated that pooling is a success.

MORE CO-OPERATION IN 1927 will mean more prosperity and more happiness in the farm homes of Alberta.

THE GRAIN TRADE'S AMBITION—"Profit for the Trade."

THE WHEAT POOL'S AIM—"Profit for the Producer."

ARTHUR BRISBANE, distinguished editor, says: "The pity is when farmers have big crops they get small prices. Combination selling and voting could help that, but all farmers do not yet know how."

### BEN S. PLUMER IMPROVING

Ben S. Plumer, director for South Calgary district, has been very ill but is recovering nicely.

### PUBLICITY DIRECTOR FOR CANADIAN POOLS

W. A. Macleod, recently appointed Director of Publicity for the Canadian Co-operative Wheat Producers, Ltd., was a visitor to the Alberta Wheat Pool and U. F. A. offices last week. Mr. Macleod will work in co-operation with the publicity branches of each of the Pools, the general publicity of the combined Pools thus being strengthened. The new publicity director was formerly Publicity Commissioner for Saskatchewan.

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*Will do  
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Shipped in Steel Drums. Low priced; easily handled.

Secure quotations from U. G. G. Elevator Agent, Stores, or write direct to



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## free FINE ART CALENDAR

Appreciative of the enthusiasm with which the farmers of Canada have received my No-Buckle Harness, thereby creating a growing demand which has again compelled me to enlarge my factory, I wish to give every farmer in Canada a fine calendar. It is a beautiful work of art in three colors, the creation of one of the best Canadian artists.

This fine calendar sent free upon receipt of the coupon below. If you desire my big harness catalogue, check it also. Wishing you a prosperous 1927.

Sincerely, James M. Walsh Co.

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Please send me at once without cost

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"Made in Alberta"

The chickens like it. They thrive on it. You will collect the benefit from using it.

Co-operative Associations' Trade  
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Two Daily Trains

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Get our  
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Learn all about this brand new, vastly improved Separator. Unexcelled by any in the World for close skimming, easy turning and convenience. New quick-cleaning Bowl is sanitary marvel. Skims warm or cold milk. Makes thick or thin cream perfectly. Seven sizes from large, easy turning 850 lb. capacity, down to one-cow size. Try one 30 days at our risk. Freight paid both ways if returned. *Shipped from point in Dominion near you.*

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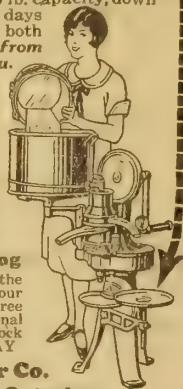
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We can save you money on Lumber, Sash, Doors and Shingles, etc., in carload lots. Prices on request; prompt shipment and grades guaranteed.  
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530 Northcott Ave., Victoria, B. C.

## Alex. Ross Resigns; O. L. McPherson to Take Public Works

**Brownlee Pays High Tribute to Services of Retiring Minister—McPherson Logical Choice for Vacancy—Proved Outstanding Ability**

The resignation of Hon. Alex. Ross, who has been Minister of Public Works and Labor since the U. F. A. Government took office following the election of 1921, was announced by Premier Brownlee on December 31st. Mr. Ross is succeeded as Minister of Public Works by Hon. O. L. McPherson, who has resigned from the Speakership of the Legislative Assembly to enter the Cabinet. The Ministry of Labor is taken over by Premier Brownlee.

### Stayed to Complete Program

In announcing the Cabinet changes, Mr. Brownlee stated that Mr. Ross had expressed his desire to retire from public life some months ago, but that at that time there were many contracts still uncompleted in connection with the extensive road building program of 1926. The Government had further decided to carry out the additional work of spread-



HON. ALEX. ROSS

ing gravel between Edmonton and Red Deer.

"For that reason", said Premier Brownlee, "and because of other matters pending in the Department of Public Works, I requested Mr. Ross to continue in office until the season's work had been completed. I thought this to be only following good business principles and in the interests of the Province. The year's program has now been completed, and consequently Mr. Ross has tendered his resignation."

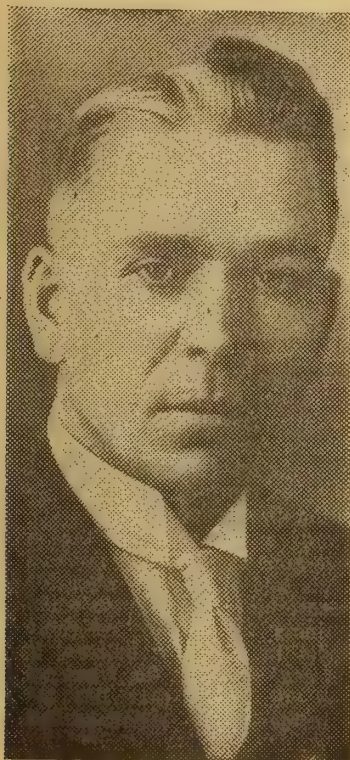
### Expresses Deep Regret

Expressing deep regret at the departure of Mr. Ross from the Cabinet, Premier Brownlee said: "Apart entirely from my warm personal regard for him, I feel that his work in laying down the road policy of this Province has not yet been fully appreciated by the people, although it is significant that within the last few months a great many messages of appreciation have come from different organizations in various parts of the Province."



Speaking of Mr. McPherson's appointment, the Premier said: "I believe it will be agreed by all shades of public opinion that he is the logical person for this position. The Ministers have felt for some time that they would like to have the benefit of his advice in council, and I thought it desirable to take the first opportunity to bring him into the Cabinet."

Mr. McPherson has expressed his intention to resign from the Board of Directors of the Alberta Wheat Pool,



HON. O. L. MCPHERSON

upon which he has given the most capable service since the formation of the Pool, and will also resign from the Board of the Canadian Co-operative Wheat Producers, Ltd., the central selling agency of the three Western Pools. He is taking this course because his whole time will now be required in the administration of his Department. It will therefore be necessary for the delegates of the Claresholm Pool district to elect a new Director to the Alberta Pool Board.

#### CREDITS CONVENTION

An invitation is extended to all who are interested in the subject of rural credits to attend the fourth annual convention of the Alberta Provincial Association of Co-operative Societies to be held in Edmonton on Monday, January 17th, commencing at 9 a.m. Arrangements have been made for the convention to be held in the Legislative Building.

Alberta rural credit societies are becoming better known every year, and have gained a large measure of success in developing the farmers' ability to handle their own credit. Every previous convention of the association has recommended changes that materially affect the policy of operation of the societies, and it is expected that matters of especial importance will be discussed next week. Speakers who have made a study of the economics of agriculture will address the convention.

## TO HELP YOU *with* YOUR INCOME TAX RETURN

TO assist the income tax payers of this community in preparing their returns for the year 1926, due on April 30th next, the Bank of Montreal has issued a booklet on

### THE CANADIAN INCOME TAX ACT

This booklet, compiled from authoritative sources, containing not only the full text of the law but also clear interpretations and illustrative examples, may be obtained without charge, on application to our nearest Branch.

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TOTAL ASSETS IN EXCESS OF \$750,000,000



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W. V. NEWSON  
Deputy Prov. Treasurer

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## General Statement



30th November, 1926

### LIABILITIES

|   |                 |                 |
|---|-----------------|-----------------|
| Capital Stock Paid up .....   |                 | \$24,400,000.00 |
| Reserve Fund .....  | \$24,400,000.00 |                 |
| Balance of Profits carried forward .....                              | 1,409,674.58    |                 |
|   | \$25,809,674.58 |                 |
| Dividends Unclaimed .....   | 13,142.66       |                 |
| Dividend No. 157 (at 12% per annum), payable 1st December, 1926 ..... | 732,000.00      |                 |
| Bonus of 2%, payable 1st December, 1926 .....                         | 488,000.00      |                 |
|   |                 | 27,042,817.24   |

|  |                  |                |
|--|------------------|----------------|
| Deposits not bearing interest .....  | \$161,170,458.50 |                |
| Deposits bearing interest, including interest accrued to date of Statement ..... | 451,689,830.13   |                |
| Total Deposits .....   | \$612,860,288.63 |                |
| Notes of the Bank in circulation .....   | 39,171,262.94    |                |
| Balances due to other Banks in Canada .....                                      | 1,390,944.68     |                |
| Balances due to Banks and Banking Correspondents elsewhere than in Canada .....  | 16,764,934.43    |                |
| Bills Payable .....  | 6,193,180.05     |                |
| Liabilities not included in the foregoing .....                                  | 40,666.64        |                |
|  |                  | 676,331,277.37 |
| Letters of Credit Outstanding .....  |                  | 38,602,848.65  |

### ASSETS

|  |                  |                  |
|--|------------------|------------------|
| Gold on Subsidiary Coin on hand .....  | \$21,604,504.74  |                  |
| Gold deposited in Central Gold Reserves .....  | 8,400,000.00     | \$30,004,504.74  |
| Dominion Notes on hand .....   | \$33,401,580.50  |                  |
| Dominion Notes deposited in Central Gold Reserves .....  | 9,600,000.00     |                  |
| United States and other Foreign Currencies .....   |                  | 43,001,580.50    |
|  |                  | 26,862,177.19    |
| Notes of other Canadian Banks .....  | \$99,868,262.43  |                  |
| Cheques on other Banks .....   | 3,705,579.55     |                  |
| Balances due by Banks and Banking Correspondents elsewhere than in Canada .....  | 27,214,300.90    |                  |
| Dominion and Provincial Government Securities, (not exceeding market value) .....  | 26,779,991.26    |                  |
| Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, (not exceeding market value) .....                                      | 64,733,057.88    |                  |
| Railway and other Bonds, Debentures and Stocks (not exceeding market value) .....  | 26,880,492.34    |                  |
| Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks and other Securities of a sufficient marketable value to cover .....                | 16,280,953.48    |                  |
| Call and Short (not exceeding thirty days) Loans elsewhere than in Canada on Bonds, Debentures and Stocks and other Securities of a sufficient marketable value to cover ..... | 29,719,561.79    |                  |
|  | 71,997,883.89    |                  |
| Current Loans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful debts .....   | \$197,759,230.24 | \$367,280,083.52 |
| Current Loans and Discounts elsewhere than in Canada (less rebate of interest) after making full provision for all bad and doubtful debts .....                                | 138,384,822.96   |                  |
| Non-Current Loans, estimated loss provided for .....   | 2,583,639.41     |                  |
| Bank Premises at not more than cost, less amounts written off .....  |                  | 238,727,692.61   |
| Real Estate other than Bank Premises .....   |                  | 14,401,556.21    |
| Mortgages on Real Estate sold by the Bank .....  |                  | 2,141,979.64     |
| Liabilities of Customers under Letters of Credit as per contra .....   |                  | 1,387,555.48     |
| Shares of and Loans to Controlled Companies .....  |                  | 38,602,848.65    |
| Deposit with the Minister for the purposes of the Circulation Fund .....   |                  | 2,047,372.21     |
| Other Assets not included in the foregoing .....   |                  | 1,245,000.00     |
|  |                  | 542,854.94       |

### AUDITORS' CERTIFICATE

\$766,376,943.26

TO THE SHAREHOLDERS OF THE ROYAL BANK OF CANADA:

We have examined the above statement of Liabilities and Assets at 30th November, 1926 with the books and accounts of The Royal Bank of Canada at Head Office and with the certified returns from the branches. We have verified the cash and securities at Head Office at the close of the Bank's fiscal year, and during the year we counted the cash and examined the securities at several of the important branches.

We have obtained all the information and explanations that we have required, and in our opinion the transactions of the Bank, which have come under our notice, have been within the powers of the Bank. The above statement is in our opinion properly drawn up so as to disclose the true condition of the Bank as at 30th November, 1926, and it is as shown by the books of the Bank.

A. B. BRODIE, C.A.,  
of Price, Waterhouse & Co.  
JAS. G. ROSS, C.A.,  
of P. S. Ross & Sons

Auditors.

Montreal, Canada, 27th December, 1926.

### PROFIT AND LOSS ACCOUNT

|  |                 |                |
|--|-----------------|----------------|
| Balance of Profit and Loss Account, 30th November, 1925 .....  | \$ 1,249,435.32 |                |
| Profits for the year, after deducting charges of management, accrued interest on deposits, full provision for all bad and doubtful debts and rebate of interest on unmatured bills ..... | 4,516,239.26    |                |
|  |                 | \$5,765,674.58 |

### APPROPRIATED AS FOLLOWS:

|   |                |                |
|---|----------------|----------------|
| Dividends Nos. 154, 155, 156 and 157 at 12% per annum .....                         | \$2,928,000.00 |                |
| Bonus of 2% to Shareholders .....   | 488,000.00     |                |
| Transferred to Officers' Pension Fund .....   | 100,000.00     |                |
| Appropriation for Bank Premises .....   | 400,000.00     |                |
| Reserve for Dominion Government Taxes, including Tax on Bank Note Circulation ..... | 440,000.00     |                |
| Balance of Profit and Loss carried forward .....                                    | 1,409,674.58   |                |
|   |                | \$5,765,674.58 |

H. S. HOLT,  
President

C. E. NEILL,  
General Manager

Montreal, 27th December, 1926.

## The U.F.W.A. and the Junior Branch

### "Religion Not Safety, but Service"

Service, in No Matter How Small a Capacity, the True Test

Dear Farm Women:

I sincerely hope I do not bore you, if you read my letters, with my quotations from something I have read, but when I find something that seems to me of particular interest, my first impulse is to share it. Many of you who read this are. I know, very busy women with little leisure for reading; also there are many who may not have access to the same books or papers. I am running the risk, therefore, of wearying some in the hope of interesting a few.

I was particularly interested in an article in a recent magazine, "What Is a Religious Man?" by Rev. Joseph Fort Newton, rector of the Memorial Church of St. Paul's, Overbrook. It has interested me so much that I have re-read the entire article several times, but I shall quote to you only one or two of the outstanding paragraphs.

"Much of our teaching," the writer says, "has gone awry chiefly in the stress that it has laid on belief rather than on life. According to Jesus, with whom our best instincts agree, our religion does not consist in what we believe, but in what we see, what we do, what we are. One does not forget that life is profoundly influenced by belief, as belief is in turn clarified and confirmed by life. Yet a man may believe all the creeds and have little moral worth or spiritual loveliness; he may believe in the resurrection of the body and be dead of soul. His religion is his life, what he acts upon and knows of the meaning of life and his duty in it."

Then he adds what is, to me, the kernel of the whole article: "Religion is not safety; it is service," and further, that, "it is not a plan by which we escape Hell and get into Heaven, but a life of ministrant good-will uniting us with the stream of good-will that was in the world before we came and will still be flowing on when we are gone."

To so many this seems such an unnecessary article to quote, because it is so absolutely true. I have found, however, that to some it is necessary to subscribe to certain beliefs, and those who cannot honestly do so are beyond the pale. Only recently I heard a sermon on the Bible, and the speaker pointed out that the main function of the Bible was to show us the way to Heaven. I thought he should have emphasized its most important mission being to teach us how to LIVE.

I hope this may give us a broader conception of a religious man; and no matter what his beliefs, though one may seem exceedingly narrow and another obsessed with strange beliefs, he is a truly religious man whose life is a life of service; service no matter how small the capacity, for sometimes, as Milton says, "They also serve who only stand and wait."



To me the words which seem to crystallize the whole thing and which I find myself repeating, are, "Religion is not safety; it is service."

Yours sincerely,

"U. F. W. A."

## Why Every Member of the Family Should Belong to the U.F.A.

(By Molly Coupland, Director Junior Branch, Lethbridge Federal Constituency)

The U. F. A. has been organized for the benefit of the farmers of Alberta. In the past the farmers have not always been fairly treated by the government. People in other trades and professions have formed unions and demanded a certain fixed price for their goods and labor, but the farmers were compelled to be satisfied with whatever they could get. The farmers of Alberta, realizing that there is always strength in union, became an organized body called the United Farmers of Alberta. This body became so strong that it now has a very prominent place in the governing of Alberta and people are beginning to realize that the work of the farmer is fully as important, if not more so, than the work of any other group.

By belonging to the U. F. A. the farmer is able to learn new and better methods of carrying on his work by hearing lectures given by men who have studied the various phases of the work. Papers have been published for members of the U. F. A. dealing with matters which vitally concern the farmer.

### VALUE OF ANNUAL CONVENTION

For the benefit of women on the farms the U. F. W. A. has been organized. Some of the women are sent as delegates to the Convention held in one of the large cities every year. In this way they are able to get a holiday, see more of the country they live in and listen to lectures delivered by prominent men and women of the Province; thus their viewpoint is broadened as they can see what other women's organizations have accomplished in different parts of the Province.

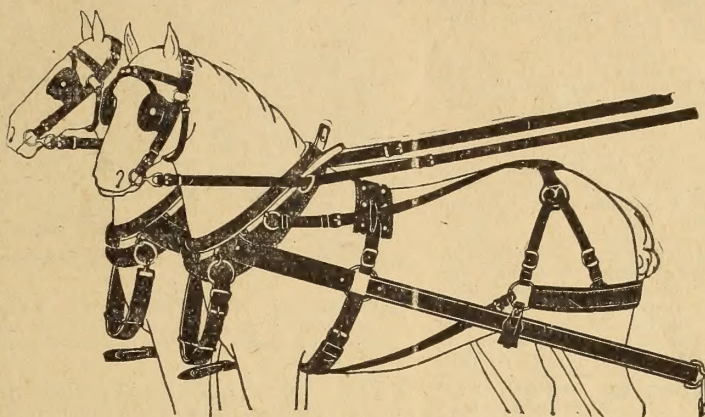
At their meetings they discuss matters which are of especial interest to farm women; they have a chance to meet and visit with their neighbors. Also, they learn the correct procedure for conducting a business meeting.

### YOUNG PEOPLE'S OPPORTUNITY

So far, I have just dealt with the value of the U. F. A. organizations for men and women on the farm, but the younger members of the family have by no means been forgotten. For them, the Junior U. F. A. has been organized. The Juniors carry on their meetings in the same manner that the Seniors do, and thus they also are made familiar with the procedure. They are being trained for leadership, which is very important, because the Juniors of today will be the ones who will have to carry on the work of the U. F. A. organizations and this is a good preparation for that work. They

# 5 and 7 FEATURE HARNESS

HARNESS NOS. 651 and 652



No. 652—Five Feature Harness.

## FIVE BIG FEATURES

1. Ring style Bridles.
2. Popular Layer Traces.
3. Spotted Pads.
4. Steel Hames.
5. Solid Leather Breeching Seats.

### GOLDEN GRAIN BRAND

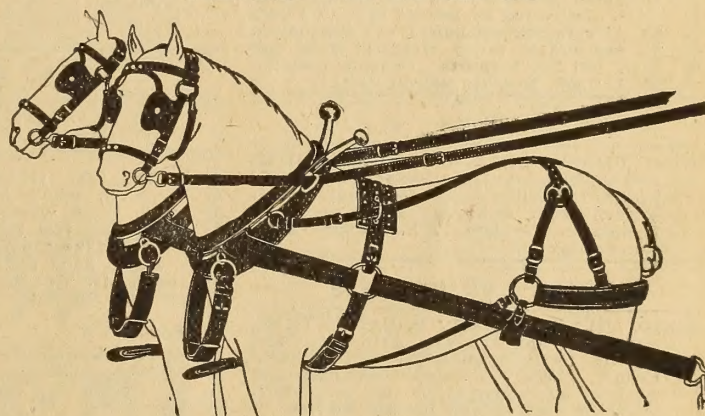
BRIDLES, 1½ ring style crowns with ¾-inch cheeks. LINES, 1 inch. TRACES, 2-inch bodies with 1½-inch layers; hand riveted. BACK PADS, 4-inch felt lined leather housings, nicely spotted. BREAST STRAPS and MARTINGALES, 1½-inch. BELLY BANDS folded with 1½-inch layers. HAME STRAPS, 1 inch. SPREADERS, SNAPS and SLIDES furnished complete. HAMES, two-piece steel. BREECHING, 1-inch five-ring style with our special SOLID LEATHER SEATS; bodies 2¼-inch with 1½-inch layers. No belly leather or filling in these seats, but all No. 1 prime back leather; AS STRONG AS A TRACE.

No. 651—Plow Harness, less Collars and Breeching.....\$32.50

No. 652—Breeching Harness, less Collars .....\$46.25

## SEVEN BIG FEATURES

HARNESS NOS. 653 and 654



No. 654—Seven Feature Harness.

### GOLDEN GRAIN BRAND

BRIDLES, 1½ ring style crowns with ¾-inch cheeks, heavy combination fronts and ¾-inch Nose Bands. LINES, 1½-inch. TRACES, 2-inch, 2-ply, primest Trace Leather with three rows of stitching. BACK PADS wide, felt lined and spotted leather housings with brass Colorado Bridges; Skirts and Layers, 2-inch. BREAST STRAPS and MARTINGALES, 1½-inch. BELLY BANDS, folded with 1½-inch layers. HAME STRAPS, 1 inch. BREECHING, 1 inch, five ring style with spotted rump layers and our special SOLID LEATHER SEATS; bodies, 2¼-inch, primest No. 1 stock with 1½-inch layers. Will outwear two sets of ordinary folded seats. HAMES, two-piece reversible steel hames with brass balls. SNAPS, SLIDES and SPREADERS furnished complete.

No. 653—Plow Harness, less Breeching and Collars.....\$44.25

No. 654—Breeching Harness, less Collars .....\$58.45

These and other attractive lines may be had from your local dealers.

ALL PRICES CASH F.O.B. CALGARY OR EDMONTON

## THE GREAT WEST SADDLERY CO., LTD.

Manufacturers of Horse Shoe and Golden Grain Brands of Harness.



## SEED GRAIN, ETC.

**FOR SALE, WHEAT POOL MEMBERS** only—222 wheat, cleaned with Carter disc: \$2.40 per bushel, sack included. Mrs. John L. Gray, Tofield, Alta, Rte 3

**FOR SALE—MARQUIS WHEAT**, 4th Generation; pure; clean; free sample. Price \$1.30, basis carload, f.o.b. Fleet. Price subject to change after 1st March. Apply John Hallett, Fleet, Alta.

**GARNET WHEAT—GRADE No. 1; CERT.** No. 66,1397; 96 per cent. germination; \$3 per bushel, cleaned and sacked. N. Martin, Balzac, Alta.

**RENFREW AND GARNET SEED—BOTH** absolutely pure and clean; germination good. Renfrew \$2.00 per bushel; \$1.70 car lot. Garnet \$2.50; bags extra. John Rozmahel, Viking, Alta.

**FIELD PEAS FOR SALE—ALBERTA** White; University origin. Chicago International winners in 1922, 1924, 1925 and 1926. Only times shown. Yield per acre, 1926, 35 bushels. Price: 2-bushel sack, \$6.00. Reduction on club orders or car lots. J. T. Hill, Lloydminster, Alta.

**SELLING RED BOBS 222, ORIGINALLY** called University 222. The earliest maturing and biggest yielding wheat yet produced. Government tested germination 97 per cent.; cleaned and sacked. \$2.25 per bushel; less than 10 bushels, \$2.40. A. B. Agar, Box 503, Edmonton.

**RENFREW SEED WHEAT FOR SALE—**Government Grade No. 1; government germination test at six days 96 per cent. 25 bushels or more \$2.75 per bushel; less than 25 bushels \$3.00. Reference, Standard Bank, Drumheller, Alberta. L. Van Nest, Box 555, Drumheller.

**3000 BUSHELS OF RED BOBS No. 222** wheat; 300 bushels Garnet; pure seed; price reasonable; satisfaction guaranteed. T. J. Anderson, Bon Accord, Alta.

## FRESH FRUIT

**WINTER APPLES—JONATHANS, SPYS,** Wagners, Ontario. In five-crate lots or over. Delivered by heated car; all points in Alberta except north of Athabasca. \$2 per crate; fancy wrapped \$2.35 per box. All No. 1 apples. Charges prepaid. E. J. Cook, Box 94, Nelson, B. C.

## FURS

**RAW FURS—HORSE-HAIR AND HIDES** and rabbits wanted. Save middleman's profits by selling direct to manufacturer. Returns sent same day goods received. Edmonton Furriers, 10761 Jasper Ave., Edmonton, Alta.

## LEGAL AND PATENTS

**FORD, MILLER & HARVIE, BARRISTERS,** Solicitors and Patent Attorneys and Agents for all countries. 207 Alberta Corner, Calgary. Patent drawings and applications prepared by our own staff, ensuring secrecy and prompt service.

**DICKSON & PATERSON—BARRISTERS,** Solicitors and Conveyancers. 503 Tegler Building, Edmonton. Special attention given to mortgages, foreclosures, collections and probate practice. Money to loan.

**W. H. SELLAR**  
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Phone M7405 Res. W1783

**SHORT, ROSS, SHAW & MAYHOOD**  
Barristers, Solicitors, Notaries  
Imperial Bank Bldg., Calgary

**CANCER**

and Tumors successfully treated (removed) without knife or pain. All work guaranteed. Come, or write for free Sanatorium book. Dr. WILLIAMS SANATORIUM, 525 University Av., Minneapolis, Minn.



## FARM MACHINERY

**FANNING MILLS, SCREENS, WIRE** Cloth, Zinc Chain, Gangs, Baggers, Chatham Mill or other makes. Everything for grain cleaning; repairs; Chatham incubator. Manson Campbell, Chatham, Ont.

**FOR SALE—REEVES' 20-60 DOUBLE SIM-**ple Steam Engine. Excellent shape; original steam pressure, \$750.00. Wesley Hahn, Castor, Alberta.

**NEW PORTABLE SAWMILLS—LATEST** design and construction; ready to ship. Terms, \$200 cash, balance arranged. Maple Leaf Steel Mills Limited, 201 Bank of Toronto Bldg., Edmonton, Alberta.

**BIG TEAM TANDEM HITCH, ONLY ONE** on the market. No lead chains, eveners or pulleys. Perfect equalizer. Sold direct. Send stamp for particulars. Beaton Hitch, Winnifred, Alta.

## MISCELLANEOUS

**CHINCHILLA RABBITS MAKE EXCEL-**lent Christmas presents. Bargain prices, cash or terms. W. R. Brown, Vermilion, Alberta.

**NOVELTY CATALOGUE—LISTING LAT-**est novelties, masquerade supplies, tricks, etc. Sent free, postpaid. United Sales Co., Station B, Winnipeg, Man.

**FAMOUS COLD LAKE TROUT AND** Whitefish. Write for prices. Z. A. Lefebvre, Cold Lake, Alberta.

**MOOSE SKINS—EIGHT AND TEN DOL-**lars; Moose Moccasins, \$1.25 and \$1.50. W. F. Bredin, Rio Grande, Alta.

**FOR SALE—GRAY DORT PARTS, SLIGHT-**ly used; rear springs \$4.00; front \$2.00. Gears and wheels very cheap. Wesley Hahn, Castor, Alberta.

**GOPHERS KILLED WITH "POISON GAS"**—A teaspoonful of "Cyanogas" Powder in the burrow does it. The "poison gas" goes after the gophers—and gets them. No failures, no apparatus, no bait, not dangerous. Prepare now for your spring "offensive." For particulars write your Municipal Officer, or National Drug & Chemical Company, Calgary, Edmonton, Regina, Saskatoon or Winnipeg.

## HELP WANTED

**WANTED—GIRL FOR GENERAL HOUSE-**work in village; three in family. Mrs. J. M. Cochrane, Fenn, Alberta.

**HELLO! HOWDY, OLD TOPI**  
Well, who's been after you?  
Oh, those warts; had those a long time, they feel tough but look worse. I will take them off and won't leave a scar. Send \$1.00 and I will deliver the goods. One application takes them off without pain. Try it!  
W. B. HAHN  
Box A-154 Castor, Alberta

**L-B HAIR TONIC**

The guaranteed hair grower—Money back if not satisfied. Get a bottle today. Take no substitute. Insist on L-B. TWO MONTHS' TREATMENT ..... \$1.50  
L-B SHAMPOO POWDER ..... 40  
At Drug and Dept. Stores, or by mail from L-B. Co., 262 McDermot Ave., Winnipeg.

## Edmonton Tannery

Ship Your Hides to Us  
**FOR TANNING**  
Into Robes, Harness Lace or Rawhide Leather.  
Genuine Buffalo Hides and Overcoats for Sale.

**EDMONTON ALTA.**

are given opportunities for public speaking and debating and if practice is given along these lines while they are young they will be able to do even better when they are older.

The Juniors send their own delegates to the Convention and when these delegates return they give reports on what they have heard and thus the other members are also able to see what is taking place in other parts of the country.

## HORSE HILLS ANNUAL MEETING

The annual meeting of Horse Hills U. F. W. A. Local was held at the home of Mrs. George Henley. The reports showed that the year had been very successful. Later the members of the U. F. A. Local, who had held their meeting in the schoolhouse, joined the women's meeting for refreshments and a very pleasant social evening, reports Mrs. J. Appleby, Secretary.

## MISS GRETA ISAAC WAS AUTHOR

Miss Greta Isaac was the author of the article, "The Junior U. F. A. and Its Aims," which appeared in the December 15th issue.

## WON CUP AND MEDAL

Walter Kobitzsch, Junior U. F. A. Director, won the C.P.R. cup and medal in the Alberta boys' and girls' Swine Club competition for 1926, as well as a trip to the Royal Winter Fair at Toronto.

## GOOD PROGRAM AT NANTON

"Our program for the year was a very good one," writes Mrs. Newton, Secretary of Nanton U. F. W. A. Local, "and it was nearly all carried out. There were some splendid papers and talks. Mr. Marshall gave us three, on his travels through Japan, China, India and Palestine. Mrs. Galbraith spoke on World Peace; Mrs. G. G. Coote on Citizenship; D. H. Galbraith on his year's work in the Legislature; Mrs. May on Misfits in Life; Mrs. McConnell on Jack Miner and his Bird Sanctuary; others on Luther Burbank, Yellowstone Park, Cathedrals of the World, England, Early Days in Alberta, etc. All were good indeed.

"In January we gave our annual whist drive. Social afternoons and teas helped to pay our third dollar. We had 47 members; our receipts were \$337 and our disbursements \$267. In October we held a bazaar of home cooking, sewing, candy and teas, which brought us a good sum."

## BE LOYAL

Loyalty to the Pools and the U. F. A. is the life blood of these organizations.

## NEW YORK READER WHO IS VETERAN IN THE FARMERS' MOVEMENT SENDS GOOD WISHES

(Continued from page 4)

credit facilities. Protest against higher taxes on iron and steel, the raw materials of so much that the farmer must buy. Extend your co-operative activities as rapidly as possible. Stand by your leaders in all their efforts to promote the welfare of that most important of all industries—Agriculture.

Very truly yours,  
WHIDDEN GRAHAM

524 West 112th St.,  
New York City.



**FENCE POSTS AND FUEL**

**BUY YOUR LUMBER, SHINGLES, LATH,** millwork, etc., from the old established firm selling highest quality B. C. coast lumber direct from mill to consumer since 1913. Save big money. Get better quality. Send your lumber bill, sketch or plan for our delivered price. Quantities guaranteed. Write for free plan folder and price lists. Farmers Mutual Lumber Co., Ltd., Bekins Bldg., Vancouver, B. C. Capital: \$100,000.00. Bankers: Royal Bank.

**FENCE POSTS—FUEL WOOD. WILLOW,** Cedar and Tamarac posts. Poplar, Spruce and Jackpine wood. North West Coal Co., Edmonton.

**LUMBER, SHINGLES, FENCE POSTS,** poles, cordwood and slabs. Write for delivered prices. Enterprise Lumber Co. Vancouver B. C.

**HEALTH**

**PILES WITH CONSTIPATION REMEDIED.** Cause removed. Personal treatment necessary. Dr. M. E. Church, Calgary.

**HAY AND FEED**

**WANTED—HAY, ALL KINDS, IN CAR-** load lots. State grade and price to James B. Ritchie, Secretary, Alberta Milk and Cream Producers' Association, R. R. 2, Strathcona.

**CLEANING AND DYEING**

**CLOTHES AND HOUSEHOLD GOODS OF** all kinds cleaned or dyed. Price list and information upon request. Empire Cleaning & Dyeing Co., Ltd., 234-236 Twelfth Avenue West, Calgary, Alberta.

**FISH**

**WRITE FOR OUR LATEST ILLUSTRATED** catalogue and price list of new, winter caught "Northern Lakes" fish. Big River Consolidated Fisheries Ltd., Big River, Sask.

**COLD LAKE FISH—GET YOUR FISH** now, as prices are going up. Dressed Trout 15c; Dressed Whitefish 11c; Pick-erel 11c; Pike 9c, f.o.b. St. Paul, Alta. Cash with order. Fred Haase, Cold Lake, Alta.

**Classified Advertising Section****FARM LANDS**

**FARM FOR SALE—HALF SECTION SOUTH** of Calgary. Black loam; fenced and cross-fenced; 150 acres broken; 75 more can be broken easily. Good grain and hay district. No crop failures. Two good springs. Four roomed house; grain bin; root house; chicken house and stabling for 10 head stock. Price \$21.00 per acre. Full line of implements may be purchased as well as 50 head cattle; 6 work horses; 2 saddle horses; 68 sheep and a number of range horses. We also have good section same district, with buildings, at \$21.00 per acre. School house half mile from buildings. Store and post office two miles. List your farm with us for sale. The Purcell-Cote Co., Ltd., 614 Herald Building, Calgary. Phone M7049.

**IRRIGATION IN SOUTHERN ALBERTA** offers an opportunity for farmers in the new Lethbridge Northern Irrigation District where schools, churches, coal mines, rural telephones, and splendid roads already exist. A well settled community, no pioneering. The district is cut by three branch railway lines. Land sold on crop payments, at \$10.00 to \$15.00 per acre. Water payments spread over fifty years. Applicants must have own equipment and qualifications of farm experience. This is a proposition for real farmers who appreciate the value of irrigation as crop insurance. State fully what equipment you have and your experience. Apply, Colonization Manager, 117 Alberta Government Bldg., Lethbridge, Alberta.

**WANTED—TO RENT ON SHARE BASIS,** section or more improved land, with equipment. John Koplenoff, Nelson, B.C.

**WANTED—TO HEAR FROM OWNER OF** farm for sale. State cash price. D. F. Bush, Minneapolis, Minn.

**AUCTION SCHOOL**

**LEARN AUCTIONEERING—OUR HOME** Study Course has started many on the road to success. Write today for particulars. Auction School, 167 Indian Road, Toronto, Ont.

**POULTRY**

**WHITE WYANDOTTES—FROM MARTIN'S** best "Dorcas" matings; dam's records 200 to 267; sires New York State Fair winners. Prices, cockerels \$3, \$5, \$7.50, \$10. Hens and pullets \$3, \$4, \$5. Satisfaction or money refunded. J. A. Larson, Fort Saskatchewan, Alta.

**FOR SALE—PEARL GUINEA COCKS, \$1.25** each. Mrs. John L. Gray, Route 3, To field, Alta.

**PUREBRED WHITE WYANDOTTE COCK-** erels. Price \$2.50 each. A. K. Anderberg, Brooks, Alberta.

**BARRED PLYMOUTH ROCKS—SAME** breeding as my pen which laid second highest number of eggs Provincial laying contest, ending October last. Cockerels \$5 each; pullets and yearling hens \$3. H. Higginbotham, Calgary.

**FOR SALE—PUREBRED ROSE COMB** Rhode Island Red Cockerels, from bred to lay stock. \$5 each, or 2 for \$8. Lyle Poultry Farm, Arrowwood, Alberta.

**BARRED ROCK COCKERELS—FROM** great prize winning strain. \$3.00 each. My customers always well satisfied. A. E. Simpkins, Leduc, Alberta.

**GOOD STURDY BARRED ROCK COCK-** erels, bred from some of Alberta's best chicken breeders' birds \$2 each; 2 for \$3. J. T. McDuffe, Minburn, Alberta.

**A FEW SELECT PUREBRED BUFF OR-** ington Cockerels. May hatched. \$2.50 each. Mrs. T. H. Howes, Millet, Alta.

**PUREBRED BUFF ORPINGTON COCK-** erels; heavy winter egg-producing strain. April and May hatched. Price \$3.00. Mrs. J. G. Bolt, Millet, Alta.

Sturdy, strong Barred Rock Cockerels from my R.O.P. and Registered flock. Bred especially for winter egg production. Individually pedigreed R.O.P., banded and government inspected. \$7.50 and \$10 each. From pen matings \$3.50 and \$5.00.

H. G. L. STRANGE

Fenn

Alberta

**CHARTERS' FAMOUS INCUBATORS**

The finest "Dry climate" machine on the market. Unique Moisture Retainer sends warm, moist air to all parts of incubator. Used exclusively by us to produce "Chicks with Pep." Runs on oil, electricity, or both. Send for Catalogue before buying elsewhere. Also agents for Newtown Giant Mammoth Incubators.

**THE NEW 1927 SOL-HOT BROODERS**

Give as much heat as coal brooders. Tested by us in zero weather. Burns oil; no more dirt, ashes, smoke or constant attention. Prices very moderate. Free folder. We also handle the ROYAL coal-burning Brooders.

**"LAYWELL STRAIN" S.C. WHITE LEGHORNS**

Sensational win of 1st and 5th in Open Class at "Royal" Show, Toronto, with Certified R.O.P. Hens—also 5 prizes in R.O.P. Classes, Lethbridge, Dec., 1926—23 prizes in Utility and R.O.P. Classes. Fourth year trapnesting. Records up to 270. A real Bred-to-Lay strain. Booking orders for Baby Chicks and Eggs. Wonderful Pedigree Cockerels \$4 up. Price List free.

**LAYWELL POULTRY FARM**

Macleod

:-:

Alberta

**LIVESTOCK**

**HOLSTEIN BULLS AND BULL CALVES,** nearly always for sale. C. Parry, Lethbridge.

**PERCHERON STALLION AND FOUR** mares, all registered, weighing up to a ton; good workers, fat and sound. H. Saiter, 2416 Carleton St., Calgary.

**ABERDEEN ANGUS CATTLE AT VERY** reasonable prices; both sexes. L. McComb, C. N. Ry., Huxley, Alta.

**CLOVERSET TAMWORTHS ARE REAL** bacon type and easy feeders. Choice weanlings; also Oxford ram lambs; Hollywood White Leghorn and Ancona cockerels. Cloverset Farm, Edmonton.

AT THE

**PACIFIC COAST**

Vancouver Victoria

**LOW  
FARES**

NOW IN EFFECT

Enquire  
LOCAL AGENT  
CANADIAN  
NATIONAL

**COLOR! PLAY!  
LIFE!**

AWAIT THE PRAIRIE GUEST

EQUABLE CLIMATE THE YEAR ROUND  
OUTDOOR SPORTS FOR EVERYBODY

THE JOURNEY THERE A JOY  
WHEN TRAVELLING

**CANADIAN NATIONAL**

CHOICE OF ROUTES ON LAND AND SEA

STOP OVERS

TRAVEL VIA VANCOUVER TO POINTS IN  
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# DON'T PAY for 4 months After You Get the Separator

Here is the most unusual offer ever heard of. We will send the famous STOCKHOLM Cream Separator—Sweden's masterpiece—direct to your farm and you don't pay us a cent for 4 months. We make this offer because we have the greatest confidence in the world in the STOCKHOLM—because we know there is no other separator in the world equal to the STOCKHOLM and we want to prove it to you. You may have a 30 days' Free Trial. Use the machine as your own. Compare it with any other separator made. Put it to every possible test before you decide to keep it.

## Over a Million Stockholm Users

The STOCKHOLM has the unqualified approval of over one million European farmers. Twenty-two years have been devoted by the master mechanics of the world's largest cream separator factory in perfecting this prize-winning separator masterpiece. Every purchaser of a STOCKHOLM derives the benefit of generations of expert workmen and of the perfected European methods.

## Guaranteed for 10 Years!

We guarantee that at any time within the next 10 years we will replace any parts that may prove defective on account of either poor workmanship or poor material. No STOCKHOLM is sold without this iron-clad guarantee.



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